



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

DOCUMENT
APPENDIX TO THE JOURNALS
DOES NOT
CIRCULATE OF THE
SENATE AND ASSEMBLY

OF THE

TWENTY-FIFTH SESSION

OF THE

LEGISLATURE OF THE STATE OF CALIFORNIA.

Volume V.



SACRAMENTO:

STATE OFFICE, JAMES J. AYERS, SUPT. STATE PRINTING.

1883.

Digitized by Google

**LIBRARY OF THE
LELAND STANFORD, JR. UNIVERSITY.**

a. 41917
JUL 13 1900

CONTENTS.

- 1—Report of the Bank Commissioners—1882.
- 2—Report of the Bank Commissioners—1883.
- 3—Special Report of the Bank Commissioners—1883.
- 4—Fifth Annual Report of the Bank Commissioners—1883.
- 5—Fourteenth Annual Report of the Insurance Commissioner.
- 6—Fifteenth Annual Report of the Insurance Commissioner.
- 7—Report on the Denver National Mining and Industrial Exposition.

REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA,

TO

His Excellency the Governor,

June 30, 1882.



SACRAMENTO:

STATE OFFICE : : : J. D. YOUNG, SUPT. STATE PRINTING.
1882.

REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS,
SAN FRANCISCO, June 30, 1882. }

To his Excellency GEORGE C. PERKINS,
Governor of the State of California:

We have the honor to submit herewith the Report of the Board of Bank Commissioners, for your consideration, as required by law.

The terms of the former members of this Board having expired on the fifteenth day of May, 1882, the members of the Board recently appointed by your Excellency have entered upon their duties with the hope of performing them as required by law, and for the best interests of the State.

The law of March 30, 1878, creating this Commission, provides that "a Report shall be made to the Governor on or before the thirtieth day of June, of each year, containing a tabular statement and synopsis of the several reports which have been filed in their office since their last report, and any other proceedings had or done by them, and also, with a detailed statement verified by their oaths, of all moneys and fees of office received by them during the same period."

The last Report of this Commission was made and submitted to the Governor under date of March 1, 1882, since which time no reports of the several banks of the State have been filed in this office, as the law requires that they shall file their semi-annual reports, showing their condition on the thirtieth day of June, and the thirtieth day of December of each year. The reports, therefore, will not be filed in this office until after the date of this report, and from them the tabular statement contained herein, is made. You will find in the appendix the semi-annual statements of the several incorporated banks of the State doing business (and properly sworn to by the officers thereof), in this report; showing their actual financial condition on the thirtieth day of June, 1882, together with a detailed statement, properly verified, of all moneys received since the issuance of the last report by this Commission.

The examinations that have been, and those that will be made by the Commissioners during the present year, will be embodied and submitted in our next Annual Report.

The former Commissioners finished the examination of each bank within the year ending May 15, 1882, and the present Board began their examinations on the fifth instant, and shall endeavor to make a thorough examination of each bank before the close of the present year.

The following named banks have been incorporated under the laws of the State since the first day of January, 1882: Farmer's Bank of Fresno, on March eleventh, with a paid up capital of

REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS,
SAN FRANCISCO, June 30, 1882. }

To his Excellency GEORGE C. PERKINS,
Governor of the State of California:

We have the honor to submit herewith the Report of the Board of Bank Commissioners, for your consideration, as required by law.

The terms of the former members of this Board having expired on the fifteenth day of May, 1882, the members of the Board recently appointed by your Excellency have entered upon their duties with the hope of performing them as required by law, and for the best interests of the State.

The law of March 30, 1878, creating this Commission, provides that "a Report shall be made to the Governor on or before the thirtieth day of June, of each year, containing a tabular statement and synopsis of the several reports which have been filed in their office since their last report, and any other proceedings had or done by them, and also, with a detailed statement verified by their oaths, of all moneys and fees of office received by them during the same period."

The last Report of this Commission was made and submitted to the Governor under date of March 1, 1882, since which time no reports of the several banks of the State have been filed in this office, as the law requires that they shall file their semi-annual reports, showing their condition on the thirtieth day of June, and the thirtieth day of December of each year. The reports, therefore, will not be filed in this office until after the date of this report, and from them the tabular statement contained herein, is made. You will find in the appendix the semi-annual statements of the several incorporated banks of the State doing business (and properly sworn to by the officers thereof), in this report; showing their actual financial condition on the thirtieth day of June, 1882, together with a detailed statement, properly verified, of all moneys received since the issuance of the last report by this Commission.

The examinations that have been, and those that will be made by the Commissioners during the present year, will be embodied and submitted in our next Annual Report.

The former Commissioners finished the examination of each bank within the year ending May 15, 1882, and the present Board began their examinations on the fifth instant, and shall endeavor to make a thorough examination of each bank before the close of the present year.

The following named banks have been incorporated under the laws of the State since the first day of January, 1882: Farmer's Bank of Fresno, on March eleventh, with a paid up capital of

\$30,000; California State Bank, on March thirty-first, with a paid up capital of \$50,000; Commercial Bank of Santa Ana, on April twenty-second, with a paid up capital of \$15,000; and the Ventura County Bank, on May fourth, not yet organized, while only one bank within that time has voluntarily gone out of business, viz: the Bodie Bank, of Mono County, the fact that not one of the banks of the State, since the first of the year, have suspended, is proof, to some extent, that they are doing well and are in good condition.

Since the present Board came into office they have made an examination of two of the banks in liquidation, located in San Francisco, and have transmitted their statements to the Attorney General. We concluded to do that for the reason that they had not been examined since they went into liquidation, and all that the public knew of their condition was obtained from their semi-annual statements. The law only allows this Board to examine and report upon the condition of banks in liquidation, and in our statements of the banks referred to, we endeavored to show the actual value of their assets and the amount of their liabilities at the date of such examination. There are now eight incorporated banks in process of liquidation, viz: The Odd Fellow's Savings Bank, the Masonic Savings and Loan Bank; the Farmers' and Mechanics' Bank of Savings; the French Savings and Loan Society; the Merchants' Exchange Bank, of San Francisco; the San José Savings Bank, of San José; the Capital Savings Bank, of Sacramento; and the Marysville Savings Bank, of Marysville; of which the Merchants' Exchange Bank and the San José Savings Bank have paid their depositors in full.

There are at this date sixty-three commercial and seventeen savings banks incorporated under the laws of the State. The Board of Bank Commissioners are required by law to make at least two examinations of each bank annually, which we find cannot be done if the examinations are thoroughly made. We are of the opinion that one thorough annual examination is much better than two or more examinations hurriedly made within the same period, and will accomplish more good results. That was the experience of the former members of the Board, as they found they did not have the time to make more than one examination of each of the several incorporated banks of the State, during the year.

We shall be better prepared to make a more extended report at the close of the present year, than we can do at this time, when we shall make comparative statements in detail of the financial condition of the banks under our supervision.

The present members of this commission are mindful of the fact that the most important duty they are required to perform is a thorough examination of each bank incorporated under the laws of the State, and, as far as they are able, that responsible duty shall be faithfully performed.

In our next annual report we will offer some suggestions, which we deem important, in relation to necessary changes in the laws governing corporations doing a banking business in this State, and the law under which this commission was created.

Respectfully submitted,

J. E. FARNUM,
J. F. SHEEHAN,
W. F. WHITE,
Bank Commissioners.

APPENDIX.

STATEMENT

Of all Moneys received by the Bank Commissioners for the year ending June 30, 1882.

To total amount received for bank license to June 30, 1883.....		\$13,412 50
By total amount paid into State Treasury, July, 1882.....	\$13,400 00	
By amount paid for transmitting coin.....	12 50	
		\$13,412 50

J. E. FARNUM,
Bank Commissioner.

Subscribed and sworn to before me, this first day of August, 1882.

OTIS V. SAWYER, Notary Public.

STATEMENT
OF THE
AMOUNTS PAID FOR BANK LICENSES
BY THE
COMMERCIAL AND SAVINGS BANKS OF THE STATE OF CALIFORNIA,
July 1st, 1882.

NOTE.—The amount collected from each bank is based upon its deposits, as of the first day of January, 1882.

ASSESSMENT LIST

For Bank Licenses, from July 1, 1882, to June 30, 1883.

NAME OF BANK.	Location.	Paid for License.
<i>San Francisco Savings Banks.</i>		
1. California Savings and Loan Society		\$43 25
2. French Mutual Provident Savings and Loan Society		296 90
3. German Savings and Loan Society		1,462 00
4. Hibernia Savings and Loan Society		2,672 55
5. Humboldt Savings and Loan Society		230 65
6. San Francisco Savings Union		1,650 50
7. Savings and Loan Society		353 75
8. Security Savings Bank		249 75
Total amount paid by San Francisco Savings Banks		\$6,959 35
<i>Interior Savings Banks.</i>		
9. Commercial and Savings Bank of San José	San José	\$133 30
10. Mendocino, Bank of	Mendocino	51 50
11. Merced Security Savings Bank	Merced	47 00
12. Oakland Bank of Savings	Oakland	295 50
13. People's Saving Bank	Sacramento	33 00
14. Santa Cruz Bank of Savings and Loan	Santa Cruz	32 35
15. Stockton Savings and Loan Society	Stockton	236 90
16. Union Savings Bank	Oakland	251 00
17. Vallejo Savings and Commercial Bank	Vallejo	12 40
Total amount paid by Interior Savings Banks		\$1,092 95
Total amount paid by San Francisco and Interior Savings Banks		\$8,052 30
<i>Names of Commercial Banks of San Francisco.</i>		
1. Anglo Californian Bank (Limited)		\$442 60
2. British Columbia, Bank of		69 30
3. British North America, Bank of		48 30
4. California, Bank of		1,242 20
5. Grangers' Bank of California		54 20
6. London and San Francisco Bank (Limited)		331 35
7. Nevada Bank of San Francisco		790 35
8. Pacific Bank		292 65
9. Wells, Fargo & Co.'s Bank		277 95
Totals of Commercial Banks of San Francisco		\$3,548 90
<i>Interior Commercial Banks.</i>		
10. Anaheim, Bank of	Anaheim	\$8 90
11. Benicia, Bank of	Benicia	2 40
12. Butte County, Bank of	Chico	43 60
13. California State Bank	Sacramento	16 30
14. Chico, Bank of	Chico	26 30
15. Citizens' Bank	Nevada City	15 95
Amount carried forward		\$113 45

ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Paid for License
Amount brought forward.....		\$113 45
16. Colusa County Bank.....	Colusa.....	109 30
17. Consolidated Bank of San Diego.....	San Diego.....	45 15
18. Dixon, Bank of.....	Dixon.....	22 25
19. Farmers' Bank of Wheatland.....	Wheatland.....	6 40
20. Farmers' Exchange Bank.....	San Bernardino.....	13 45
21. Farmers' and Mechanics' Bank.....	Healdsburg.....	11 70
22. Farmers' and Merchants' Bank.....	Los Angeles.....	170 45
23. Farmers' Savings Bank.....	Lakeport.....	19 35
24. Farmers' Bank of Fresno.....	Fresno.....	50
25. Fresno County Bank.....	Fresno.....	5 30
26. Gilroy, Bank of.....	Gilroy.....	16 95
27. Healdsburg, Bank of.....	Healdsburg.....	24 10
28. Hollister, Bank of.....	Hollister.....	48 20
29. Humboldt County Bank.....	Eureka.....	13 95
30. Kern Valley Bank.....	Bakersfield.....	23 95
31. Lake, Bank of.....	Lakeport.....	12 90
32. La Porte, Bank of.....	La Porte.....	1 15
33. Los Angeles County Bank.....	Los Angeles.....	31 85
34. Martinez, Bank of.....	Martinez.....	39 00
35. Mendocino Discount Bank.....	Mendocino.....	3 85
36. Merced Bank.....	Merced.....	10 30
37. Modesto Bank.....	Modesto.....	43 20
38. Mono County Bank.....	Bodie.....	5 35
39. Napa, Bank of.....	Napa City.....	21 75
40. Petaluma Savings Bank.....	Petaluma.....	30 20
41. Sacramento Bank.....	Sacramento.....	263 25
42. Salinas City Bank.....	Salinas.....	52 35
43. Santa Clara County Bank.....	Santa Clara.....	30 80
44. Santa Cruz County Bank.....	Santa Cruz.....	23 30
45. San Joaquin Valley Bank.....	Stockton.....	25 60
46. San José, Bank of.....	San José.....	85 85
47. San Luis Obispo, Bank of.....	San Luis Obispo.....	34 00
48. Santa Rosa Bank.....	Santa Rosa.....	39 25
49. Savings Bank of Santa Rosa.....	Santa Rosa.....	22 85
50. Sonoma County, Bank of.....	Petaluma.....	26 00
51. Sonoma Valley Bank.....	Sonoma.....	7 10
52. Stockton, Bank of.....	Stockton.....	5 00
53. Suisun, Bank of.....	Suisun.....	46 90
54. Tehama County, Bank of.....	Red Bluff.....	46 20
55. Tomales, Bank of.....	Tomales.....	6 95
56. Ukiah, Bank of.....	Ukiah.....	23 70
57. Ventura, Bank of.....	San Buena Ventura.....	23 50
58. Visalia, Bank of.....	Visalia.....	45 20
59. Watsonville, Bank of.....	Watsonville.....	32 30
60. Willows, Bank of.....	Willows.....	8 20
61. Woodland, Bank of.....	Woodland.....	120 00
Total of Interior Commercial Banks.....		\$1,811 30
<i>Recapitulation.</i>		
Total amount paid by San Francisco Savings Banks.....		\$6,959 35
Total amount paid by Interior Banks.....		1,092 95
Total amount paid by San Francisco and Interior Savings Banks.....		\$8,052 30
Total amount paid by San Francisco Commercial Banks.....		\$3,548 95
Total amount paid by Interior Commercial Banks.....		1,811 30
Total amount paid by San Francisco and Interior Commercial Banks.....		\$5,360 25
Total paid by San Francisco Banks.....		\$10,508 25
Total paid by Interior Banks.....		2,904 25
Grand total collected from all Banks.....		\$13,412 50
Less paid transmitting coin.....		12 50
Amount paid into the State treasury.....		\$13,400 00

SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS,

July 1, 1882.

[Alphabetically Arranged.]

REPORTS OF SAVINGS BANKS.

I. CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

VID FARQUHARSON, President.

V. CAMPBELL, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Estate taken for debt.....	\$43,402 62	Capital paid in coin.....	\$71,000 00
Miscellaneous bonds.....	19,000 00	Surplus—Reserve fund.....	2,213 45
Ins on real estate.....	245,243 96	Due depositors.....	291,119 62
Ins on stocks and bonds.....	3,796 61	Other liabilities.....	2,231 85
Interest accrued.....	5,255 33		
Furniture, fixtures, etc.....	200 00		
Due from banks and bankers.....	34,734 71		
Cash on hand.....	11,831 69		
Other assets.....	3,100 00		
Total resources.....	\$366,564 92	Total liabilities.....	\$366,564 92

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$71,000; the amount paid in coin is \$71,000. The total number of shares of stock issued is 710; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Farquharson.....	51 shares.	John Easton.....	18 shares.
F. Bunker.....	42 shares.	Charles D. Farquharson.....	29 shares.
C. Corbett.....	23 shares.	John Daniels.....	7 shares.
Joseph R. Wilcox.....	46 shares.	V. Campbell.....	7 shares.
Edward Farrell.....	26 shares.	Thomas Downing.....	40 shares.
John Bain.....	5 shares.		

Total number of shares held by the Directors is..... 294 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$43,402 62	\$46,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$188,993 33	\$236,243 00
Alameda.....	18,800 00	26,000 00
San Diego.....	14,000 00	35,000 00
San Mateo.....	13,133 12	24,000 00
San Jose.....	4,150 00	28,800 00
San Bernardino.....	2,156 17	4,000 00
San Luis Obispo.....	2,011 34	5,000 00
San Francisco.....	2,000 00	5,000 00
Totals.....	\$245,243 96	\$364,043 00

CALIFORNIA SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested
20 Dupont Street Widening bonds	\$20,000 00	\$19,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned
95 shares Santa Cruz Lime Company's stock	\$18,000 00	\$3,700 00

"OTHER ASSETS."

Description.	Amount on hand
Three coupons on 20 Dupont Street bonds	\$2,100 00
Promissory note (indorsed) taken in re-sale of real estate	1,000 00
Total	\$3,100 00

2. COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

B. D. MURPHY, President.

THOS. F. MORRISON, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$110,797 68	Capital paid in coin	\$300,000 00
United States Bonds	247,504 00	Surplus—Reserve fund	125,540 42
Miscellaneous Bonds	3,000 00	Due depositors	679,097 39
County warrants	13,226 13	Due banks and bankers	11,609 41
Miscellaneous stocks	22,490 25		
Loans on real estate	399,454 27		
Loans on stocks and bonds	10,800 00		
Loans on other securities (grain, etc.)	20,690 95		
Loans on personal security	135,242 19		
Interest accrued	26,313 86		
Furniture, fixtures, etc.	3,800 00		
Due from banks and bankers	74,915 04		
Money on hand	48,012 85		
Total resources	\$1,116,247 22	Total liabilities	\$1,116,247 22

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000; the amount paid upon each share of stock is \$30.

The names of the Directors, and numbers of shares of stock held by each, are as follows:

G. W. Cozzens	100 shares.	R. Roberts	570 shares.
J. W. Malarin	125 shares.	G. W. Rutherford	400 shares.
E. McLaughlin	1,667 shares.	C. T. Ryland	1,667 shares.
B. D. Murphy	242 shares.	E. Williams	500 shares.
J. Rich	420 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$31,198 01	\$35,000 00
Merced	1,500 00	1,500 00
Los Angeles	11,471 15	18,000 00
Fresno	28,387 50	32,000 00
San Benito and Monterey	20,650 00	25,800 00
Santa Cruz	17,591 02	20,000 00
Totals	\$110,797 68	\$132,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$332,075 77	\$610,000 00
Merced	4,100 00	7,100 00
Monterey	31,676 71	53,000 00
Alameda	6,000 00	30,000 00
Santa Cruz	2,100 00	4,800 00
Nevada, State	23,501 79	35,000 00
Totals	\$399,454 27	\$739,900 00

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
U. S. Bonds	\$207,500 00	\$247,504 00	\$247,504 00
Los Angeles	3,000 00	3,000 00	3,000 00
Eureka Warehouse	2,060 25	5,000 00	5,000 00
Santa Clara Valley Mill and Lumber Company	40,000 00	10,000 00	12,000 00
San Luis Water Company	15,000 00	10,430 00	10,430 00
Totals	\$265,500 00	\$272,994 25	\$277,934 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
San José Water Company	\$20,000 00	\$5,800 00	\$14,000 00
Spring Valley Water Company	11,600 00	5,000 00	13,300 00
Totals	\$31,600 00	\$10,800 00	\$27,300 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$20,690 95	\$23,000 00

NOTE.—This bank has discontinued its Savings department.

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE MUTUELLE.

[Reincorporated March 10, 1879.]

MÉYASSON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,221 88	Capital paid in coin	\$144,980 00
United States bonds	1,185,591 96	Surplus—Reserve fund	9,872 24
Loans on real estate	919,575 23	Due depositors	2,028,198 91
Interest accrued	11,808 88	Dividends unpaid	7,931 10
Due from banks and bankers	99,000 00	Undivided profits	42,531 88
Money on hand	16,316 18		
Total resources	\$2,233,514 13	Total liabilities	\$2,233,514 13

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$222,700; the amount paid upon is \$144,980. The total number of shares of stock issued is 1,060; the amount paid upon each share of stock is \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Touchard	20 shares.	A. Pissis	1 share.
Barroilhet	10 shares.	J. C. Sala	1 share.
Husson	11 shares.	L. Méyasson	2 shares.
Fleury	3 shares.	A. Compté, Jr.	1 share.
V. Merle	5 shares.		
Total number of shares held by the Directors is	54 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$1,221 88

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$784,079 88
Santa Clara	12,000 00
San Mateo	1,300 00
San Luis Obispo	5,000 00
Salameda	117,195 35
Total	\$919,575 23

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
U. S. 4 per cent. consols of 1907, registered	\$935,000 00	\$1,084,591 96	\$1,112,650 00
2 per cent funded loan of 1881, registered	100,000 00	101,000 00	101,000 00
Totals	\$1,035,000 00	\$1,185,591 96	\$1,213,650 00

4. GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

L. GOTTIG, President.

F. ROEDING, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$70,000 00	Capital paid in coin	\$300,000
Real estate taken for debt	438,662 25	Surplus—Reserve fund	100,000
United States bonds	1,590,000 00	Due depositors	9,864,686
Miscellaneous bonds	94,500 00	Other liabilities	35,391
Loans on real estate	7,126,402 44		
Loans on stocks and bonds	260,000 00		
Interest accrued	163,637 22		
Furniture, fixtures, etc.	500 00		
Money on hand	556,376 43		
Total resources	\$10,300,078 34	Total liabilities	\$10,300,078

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the amount paid in coin is \$300,000. The total number of shares of stock issued is 400; the amount paid up each share of stock \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Kohler	10 shares.	Peter Spreckels	8 shares.
Edward Kruse	10 shares.	Nic. Van Bergen	6 shares.
George H. Eggers	10 shares.	F. Roeding	5 shares.
H. L. Simon	10 shares.	Ign. Steinhart	2 shares.
L. Gottig	10 shares.		
Total number of shares held by the Directors is	71 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$430,966 55	\$435,000
Alameda	7,695 70	8,000
Totals	\$438,662 25	\$443,000

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$6,204,552
Alameda	699,975
Marin	77,875
San Mateo	71,800
Sonoma	34,000
Santa Cruz	28,200
Contra Costa	8,000
Solano	2,000
Total	\$7,126,402

GERMAN SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States bonds, 3½ per cent. registered, extended 6 per cent.	\$20,000 00	\$20,000 00	\$20,000 00
United States bonds, 3½ per cent. registered, extended 5 per cent.	1,470,000 00	1,470,000 00	1,484,700 00
United States bonds, coupons, 4½ per cent.	100,000 00	100,000 00	120,000 00
Sonoma County bonds	48,000 00	48,000 00	50,000 00
Santa Clara County bonds	30,500 00	30,500 00	33,000 00
San Francisco City bonds	9,500 00	9,500 00	10,000 00
Los Angeles County bonds	6,500 00	6,500 00	7,000 00
Totals	\$1,684,500 00	\$1,684,500 00	\$1,724,700 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Sacramento County bonds	\$59,000 00	\$35,000 00	\$70,000 00
Los Angeles County bonds	6,000 00	5,000 00	6,600 00
Marysville City bonds	5,000 00	4,000 00	5,000 00
Spring Valley Water bonds	12,000 00	25,000 00	14,000 00
Southern Pacific Railroad bonds	20,000 00		21,000 00
San Francisco City bonds	4,000 00	3,000 00	4,100 00
Spring Valley Water bonds	15,000 00	12,000 00	17,000 00
Southern Pacific Railroad bonds	100,000 00		105,000 00
Marysville City bonds	20,000 00	100,000 00	20,000 00
San Luis Obispo County bonds	12,000 00		13,000 00
Butter County bonds	13,000 00		14,000 00
Spring Valley Water bonds	37,000 00		42,000 00
Lake County bonds	25,000 00	50,000 00	27,000 00
Avapai County (A. T.) bonds	20,000 00		20,000 00
United States 4 per cent. bonds	23,000 00	23,000 00	27,000 00
Spring Valley Water Company's bonds	3,500 00	3,000 00	4,000 00
Totals	\$374,500 00	\$260,000 00	\$409,700 00

5. THE HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Surplus—Reserve fund	\$1,239,018
Real estate taken for debt	1,391,401 60	Due depositors	17,737,349
United States bonds	9,034,142 24		
Loans on real estate	7,589,593 63		
Interest accrued	176,907 92		
Money on hand	581,650 16		
Other assets	2,672 55		
Total resources	\$18,976,368 10	Total liabilities	\$18,976,368 10

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: M. D. Sweeney, C. D. O'Sullivan, John Sullivan, G. Touchard, Peter Donohoe, M. J. O'Connor, Joseph Donohoe, D. J. Oliver, R. J. Tobin.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$122,699 05	\$122,699 05
Napa	19,080 80	19,080 80
Solano	4,761 06	4,761 06
San Mateo	87,135 50	87,135 50
Santa Clara	18,464 08	18,464 08
Marin	11,846 86	11,846 86
San Francisco	1,127,414 25	1,127,414 25
Totals	\$1,391,401 60	\$1,391,401 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	324,607 00
Marin	50,792 00
Sacramento	4,994 00
San Mateo	63,164 00
Santa Clara	13,835 00
Santa Cruz	1,600 00
Solano	23,012 00
Sonoma	4,500 00
San Francisco	7,103,087 00
Total	\$7,589,593 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States bonds, 6s, Apr. 20; July 1882	\$800,000 00	\$1,000,587 99	\$1,040,000 00
United States bonds, 4s of 1907	7,250,000 00	8,033,554 25	8,727,187 00
Totals	\$8,050,000 00	\$9,034,142 24	\$9,767,187 00

6. HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

C. WEBER, President.

A. HARTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Real estate taken for debt	31,748 33	Surplus—Reserve fund	49,096 04
United States bonds	170,508 99	Due depositors	1,650,796 55
Loans on real estate	1,377,913 76	Other liabilities	13,952 20
Loans on other securities (grain, etc.)	700 00		
Interest accrued	35,913 35		
Furniture, fixtures, etc.	675 18		
Money from banks and bankers	91,423 66		
Money on hand	11,855 63		
Total resources	\$1,793,844 79	Total liabilities	\$1,793,844 79

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$80,000. The total number of shares of stock issued is 100; the amount paid upon each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Weber	5 shares.	E. Brand	4 shares.
D. Keyes	5 shares.	W. J. Lowry	4 shares.
W. Luchsinger	4 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Monterey	\$20,143 29
San Francisco	11,605 04
Total	\$31,748 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$959,497 67
Alameda	129,643 00
San Joaquin	102,437 50
Santa Clara	56,600 00
Contra Costa	46,827 48
Marin	40,261 92
San Mateo	19,317 70
Sonoma	17,155 58
Napa	4,000 25
Santa Cruz	1,800 00
San Luis Obispo	572 66
Total	\$1,377,913 76

HUMBOLDT SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States bonds, 170,000 conv't'd 5 per cents.	\$170,000 00	\$170,508 99	\$171,275

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Pass book of Humboldt Savings and Loan Society	\$700 00	\$7,986

7. BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$11,297 27	Surplus—Reserve fund	\$9,354 62
Loans on real estate	237,167 56	Due depositors	356,357 61
Furniture, fixtures, etc.	1,671 95		
Due from banks and bankers	75,335 18		
Money on hand	40,240 27		
Total resources	\$365,712 23	Total liabilities	\$365,712 23

REAL ESTATE TAKEN FOR DEBT.

County Situated In	Cost on Books.	Market Value.
Mendocino	\$11,297 27	\$11,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$219,116 94	\$365,000 00
Alameda	18,050 62	40,000 00
Totals	\$237,167 56	\$405,000 00

8. MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

ELIAS PERKINS, President.

W. W. WESTBAY, Cashier

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$11,940 86	Capital paid in coin.....	\$45,000
Real estate taken for debt.....	432 43	Surplus—Reserve fund.....	11,033
Miscellaneous bonds.....	48,871 20	Due depositors.....	395,246
County warrants.....	24,476 56	Other liabilities.....	1,169
Loans on real estate.....	164,706 38		
Loans on warrants.....	577 45		
Loans on other securities (grain, etc.).....	64,384 64		
Loans on personal security.....	656 57		
Due from banks and bankers.....	95,602 22		
Money on hand.....	40,454 29		
Checks and other cash items.....	347 18		
Total resources.....	\$452,449 78	Total liabilities.....	\$452,449

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the amount paid in coin is \$45,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

William A. Aldrich.....	505 shares.	G. H. Fancher.....	150 share
A. W. Bowman.....	730 shares.	M. Goldman.....	60 share
Elias Perkins.....	150 shares.	I. K. Law.....	20 share
C. H. Huffman.....	215 shares.		

Total number of shares held by the Directors is.....1,830 share

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$432 43	\$432 4

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$160,455 38	\$280,500 00
Merced and Mariposa.....	2,486 00	
Fresno	1,765 00	
Totals.....	\$164,706 38	\$280,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds.....	\$8,000 00	\$8,720 00	\$8,720 00
Los Angeles City bonds.....	8,000 00	8,280 00	8,280 00
Los Angeles County bonds.....	10,000 00	10,350 00	10,350 00
Southern Pacific Railroad bonds.....	20,000 00	21,521 20	21,521 20
Totals	\$46,000 00	\$48,871 20	\$48,871 20

MERCED SECURITY SAVINGS BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants.....	\$577 45	\$600 21	\$600 21

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wool.....	\$26,606 76	\$35,475 68
Warehouse receipts on wheat.....	34,869 68	52,302 00
Deposit account, this and other banks.....	2,908 22	4,108 22
Totals.....	\$64,384 64	\$91,885 90

4 *

9. OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$79,954 71	Capital paid in coin	\$475,000
Real estate taken for debt	140,234 88	Surplus—Reserve fund	28,500
United States bonds	150,000 00	Due depositors	1,828,742
Miscellaneous bonds	311,970 55	Other liabilities	30,878
County warrants	79,129 19		
Miscellaneous stocks	26,500 00		
Loans on real estate	933,665 25		
Loans on stocks and bonds	286,500 00		
Loans on other securities (grain, etc.)	21,948 11		
Loans on personal security	109,419 42		
Interest accrued	32,700 00		
Furniture, fixtures, etc.	1,500 00		
Due from banks and bankers	129,225 39		
Money on hand	60,374 20		
Total resources	\$2,363,121 70	Total liabilities	\$2,363,121 70

DETAILS.

The amount of capital stock in \$1,000,000; the amount subscribed is \$950,000; the amount paid in coin is \$475,000. The total number of shares of stock issued is 9,500; the amount paid upon each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	Samuel Merritt	700 shares.
A. W. Bowman	400 shares.	Henry Rodgers	100 shares.
F. Blake	305 shares.	E. C. Sessions	100 shares.
R. E. Cole	15 shares.	Y. E. McElrath	10 shares.
W. E. Miller	200 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$139,375 15	(Estimated)
San Francisco	859 73	\$140,234 88
Totals	\$140,234 88	\$140,234 88

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	\$835,538 11
Contra Costa	34,593 33
Merced	35,606 11
Santa Clara	17,044 00
San Francisco	883 55
San Joaquin	4,000 00
Sonoma	6,000 00
Totals	\$933,665 25

OAKLAND BANK OF SAVINGS—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States bonds	\$150,000 00	\$150,000 00	\$150,000 00
Mendocino County bonds	1,000 00	1,000 00	1,000 00
San Mateo County bonds	42,500 00	42,500 00	45,000 00
Santa Angeles County bonds	46,000 00	46,000 00	48,500 00
Los Angeles Gas Company bonds	10,000 00	10,000 00	10,000 00
Santa Cruz County bonds	58,000 00	58,000 00	60,500 00
Southern Pacific Railroad Company bonds	125,000 00	125,000 00	130,000 00
Scott Valley School District bonds	6,000 00	6,000 00	6,000 00
Redding and Adin School District bonds	13,000 00	13,000 00	13,000 00
General premium account		10,470 55	
Two hundred shares Bank of California stock	20,000 00	26,500 00	31,000 00
Totals	\$471,500 00	\$488,470 55	\$495,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
52 shares California Insurance Co.	\$5,200 00	\$6,000 00	\$6,500 00
Santa Cruz Water Company bonds	50,000 00	50,000 00	50,000 00
30 shares Merced Security Savings Bank	53,000 00	10,000 00	10,800 00
100 shares Savings and Loan Society	30,000 00	22,000 00	22,500 00
100 shares Geary Street, Park, and A. R. R. Co.	10,000 00	9,000 00	9,000 00
120 shares Bank of California	12,000 00	19,000 00	19,200 00
200 shares Central Railroad stock, S. F.	20,000 00	10,000 00	10,000 00
500 shares Presidio Railroad stock, S. F.	60,000 00	33,000 00	33,000 00
24 shares Spring Valley Water stock	52,400 00	40,000 00	60,260 00
350 shares California Insurance Company stock	35,000 00	22,500 00	43,750 00
64 shares San Francisco Gas stock	6,400 00	3,000 00	4,160 00
100 shares Fireman's Fund Insurance stock	10,000 00		13,000 00
Marysville Levee bonds	8,500 00	14,000 00	8,500 00
Southern Pacific Railroad Company bonds	25,000 00	22,500 00	26,000 00
200 shares California Insurance Company	20,000 00	25,500 00	25,000 00
150 shares North Beach and Mission R. R. Co.	15,000 00		13,800 00
Totals	\$412,500 00	\$286,500 00	\$355,270 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Savings account pass books	\$15,515 00	\$20,150 00
Warehouse grain receipts	6,433 11	8,000 00
Totals	\$21,948 11	\$28,150 00

10. PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Other real estate owned	\$98,007 42	Capital paid in coin	\$228,339 65
Miscellaneous bonds	11,220 00	Surplus—Reserve fund	5,411
Loans on real estate	320,909 02	Due depositors	211,021
Money on hand	19,787 95	Due banks and bankers	681
Furniture, fixtures, etc.	2,479 00	Other liabilities	12,264
Interest accrued	5,315 71		
Total resources	\$457,719 10	Total liabilities	\$457,719 10

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$228,339 65; the total amount actually paid in coin by stockholders for capital stock is \$228,339 65. The total number of shares of stock issued is 415,163.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman	17,521 shares.	Wm. Johnson	1,056 shares.
Samuel Gottlieb	7,762 shares.	G. M. Houston	4,735 shares.
J. L. Huntoon	3,342 shares.	E. C. Atkinson	221 shares.
E. J. Croly	3,830 shares.		
Total number of shares held by the Directors is			38,467 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$98,007 42	\$98,007 42

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$136,474 28	\$360,519 00
Sacramento	104,312 24	171,096 00
Placer	23,500 00	53,400 00
Solano	12,819 50	40,700 00
Tehama	10,000 00	21,290 00
El Dorado	10,000 00	24,530 00
Yuba	9,600 00	19,080 00
Amador	7,833 00	24,985 00
Yolo	4,370 00	12,000 00
Butte	2,000 00	8,250 00
Totals	\$320,909 02	\$735,850 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
902 shares stock of the Odd Fellow's Hall Association in Sacramento	\$14,960 00	\$11,220 00	\$11,220 00

11. SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March —, 1870.]

ALBERT AUSTIN, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	37,612 49	Surplus—Reserve fund	1,800 00
United States bonds	20,773 75	Due depositors	215,472 97
Miscellaneous stocks	10,960 00	Other liabilities	1,101 46
Loans on real estate	136,072 04		
Loans on stocks and bonds	12,985 63		
Interest accrued	7,120 00		
Furniture, fixtures, etc.	1,500 00		
Money on hand	5,144 92		
Other assets	205 60		
Total resources	\$238,374 43	Total liabilities	\$238,374 43

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the amount paid in coin is \$27,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$27.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Austin	37 shares.	F. H. Runge	9 shares.
John Brazer	48 shares.	L. Schwartz	36 shares.
Wallace Dyer	11½ shares.	J. L. Thurber	8 shares.
S. Green	80 shares.		
Total number of shares held by the Directors is			229½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$37,612 49	\$37,612 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$22,712 84	\$46,400 00
San Mateo	12,000 00	20,000 00
Santa Cruz	101,359 20	141,902 00
Totals	\$136,072 04	\$208,302 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Bank stock	\$10,960 00	\$10,960 00	\$10,960 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$18,642 22	\$12,985 63	\$18,642 22

12. SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

JAMES DEFREMERY, President.

LOVELL WHITE, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$119,099 43	Capital paid in coin	\$400,000
Real estate taken for debt	1,021,868 29	Surplus—Reserve fund	60,181
United States bonds	2,058,983 33	Due depositors	10,927,891
Miscellaneous bonds and warrants	357,470 03	Other liabilities	121,204
Loans on real estate	7,218,747 10		
Loans on stocks and bonds	467,921 00		
Furniture, fixtures, etc.	2,500 00		
Due from banks and bankers	163,883 55		
Money on hand	98,805 35		
Total resources	\$11,509,278 08	Total liabilities	\$11,509,278

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the amount paid in coin is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

James DeFremery	80 shares.	Joseph G. Eastland	26 shares.
Albert Miller	80 shares.	D. E. Martin	20 shares.
William Ashburner	21 shares.	Charles Pace	60 shares.
Charles Baum	28 shares.	John Taylor	10 shares.
Alexander Campbell, Sr.	16 shares.		
Total number of shares held by the Directors is	341 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Book
San Francisco	\$414,686
Alameda	162,987
Fresno	6,992
Kern	38,168
Monterey	17,779
Placer	3,741
San Luis Obispo	11,481
Santa Barbara	643
San Mateo	105,599
Santa Clara	10,390
Yuba	4,589
Colusa and Yolo	154,343
Sacramento, Napa, Solano, and Fresno.	165,463
Less from contingent fund	\$1,096,868
Total	75,000
	\$1,021,868

SAN FRANCISCO SAVINGS UNION—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$3,762,376 10
Alameda	1,877,320 00
Butte	200,937 00
Contra Costa	63,905 00
Fresno	86,627 00
Lake	12,710 00
Los Angeles	26,291 00
Marin	208,408 00
Merced	102,782 00
Monterey	175,464 00
Napa	5,255 00
San Benito	224,189 00
San Mateo	55,995 00
San Luis Obispo	180,130 00
Santa Barbara	131,312 00
Siskiyou	29,112 00
Solano	13,181 00
Sonoma	5,134 00
Stanislaus	4,023 00
Sutter	18,942 00
Ventura	9,060 00
Yolo	2,276 00
Yuba	22,318 00
Total	\$7,218,747 10

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States 3½ per cent. registered stock	\$1,815,000 00	\$1,830,796 33	\$1,833,150 00
United States 4½ per cent. registered stock	200,000 00	228,187 00	230,000 00
Bonds and warrants of the counties and municipal corporations of California	320,458 03	357,470 03	368,526 73
Totals	\$2,335,458 03	\$2,416,453 33	\$2,431,676 73

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
United States 4½ per cent. bonds	\$35,500 00	\$35,023 00	\$44,375 00
State, City, and County bonds	170,800 00	162,927 00	184,464 00
160 shares Sutter St. Railroad Co. capital stock	16,000 00	8,312 00	10,200 00
2171 shares S. V. Waterworks capital stock	317,100 00	247,882 00	355,152 00
80 shares S. F. Gas Light Co. capital stock	8,000 00	1,914 00	5,360 00
297 shares Oakland Gas Light Co. bonds	29,700 00	6,035 00	8,910 00
Oakland Gas Light Co. first mortgage bonds	6,000 00	5,828 00	6,000 00
Totals	\$583,100 00	\$467,921 00	\$614,461 00

13. SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

JOHN BRICKELL, President.

C. W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,500 00	Capital paid in coin	\$500,000
Other real estate owned	1,813,431 57	Surplus—Reserve fund	204,000
United States bonds	101,353 90	Due depositors	2,350,868
Miscellaneous bonds	335,191 25	Other liabilities	16,255
Miscellaneous stocks	63,536 67		
Loans on real estate	587,029 55		
Loans on stocks and bonds	83,040 00		
Due from banks and bankers	10,880 86		
Money on hand	30,738 29		
Other assets	421 79		
Total resources	\$3,071,123 88	Total liabilities	\$3,071,123

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Brickell	50 shares.	W. A. Bray	25 shares.
Isaac Hyde	300 shares.	A. W. Bowman	541 shares.
W. A. Aldrich	500 shares.	Horace Davis	62 shares.
S. C. Bigelow	200 shares.	J. G. Kellogg	200 shares.
B. O. Devoe	200 shares.		
Total number of shares held by the Directors is	2,078 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Market Value
San Francisco	\$1,056,205
Contra Costa	250,800
Alameda	197,245
Los Angeles	71,375
Santa Barbara	64,033
San Mateo	55,025
San Diego	35,000
Tulare	28,062
Marin	22,000
San Joaquin	12,500
Monterey	7,200
Solano	7,135
Santa Clara	5,000
Napa	1,250
Sonoma	600
Total	\$1,813,431

SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$495,019 62
Alameda	28,524 27
San Mateo	26,569 36
Contra Costa	10,409 00
Tulare	9,128 46
San Diego	7,586 15
Solano	3,546 25
Fresno	2,000 00
Los Angeles	1,190 73
San Luis Obispo	2,500 00
Yuba	325 00
Merced	230 71
Total	\$587,029 55

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
Montgomery Avenue bonds	\$217,000 00	\$86,800 00
San Diego City bonds	29,500 00	29,500 00
San Diego County bonds	30,000 00	30,000 00
Bank of California, 80 shares	8,000 00	12,000 00
National Gold Bank and Trust Company, 560 shares	1,120 00	1,120 00
Spring Valley Water stock, 500 shares	50,000 00	50,416 67
Spring Valley Water stock, first mortgage bond	75,000 00	85,766 25
United States 6 per cent bonds	100,000 00	101,353 90
Southern Pacific Railroad first mortgage bonds, Cal'a division	100,000 00	103,125 00
Totals	\$610,620 00	\$500,081 82

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.
United States 4 per cent bonds	\$400 00	\$400 00
Pacific Rolling Mills stock, 250 shares	25,000 00	22,500 00
Corporation note of Central Railroad Company	25,000 00	25,000 00
Spring Valley Water Works, 40 shares	4,000 00	1,000 00
Atlantic Giant Powder Company, 280 shares	28,000 00	10,360 00
Presidio and Ferries Railroad Company, 300 shares	30,000 00	13,500 00
North Beach and Mission Railroad Company, 150 shares	15,000 00	10,280 00
Totals	\$127,400 00	\$83,040 00

5 *

14. SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

JEROME LINCOLN, Vice-President.

W. S. JONES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$195,344 89	Capital paid in coin	\$150,000
Miscellaneous bonds	109,932 00	Due depositors	1,518,778
Loans on real estate	873,586 58	Other liabilities	97,931
Loans on stocks and bonds	405,120 00		
Interest accrued	10,673 95		
Furniture, fixtures, etc.	150 00		
Due from banks and bankers ..	143,663 94		
Money on hand	17,844 64		
Other assets	10,393 01		
Total resources	\$1,766,709 01	Total liabilities	\$1,766,709

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the amount in coin is \$150,000. The total number of shares of stock issued is 1,200; the amount paid for each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills	30 shares.	Adam Grant	20 shares.
W. F. Babcock	20 shares.	Bartlett Doe	20 shares.
Wm. Alvord	10 shares.	Jerome Lincoln	20 shares.
Calvin Paige	40 shares.	D. C. McRuer	10 shares.
S. L. Jones	65 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$25,000 00	\$25,000
San Francisco	74,873 62	74,873
Santa Clara	15,000 00	15,000
Santa Cruz	17,500 00	17,500
Sonoma	12,971 27	12,971
Alameda	50,000 00	50,000
Totals	\$195,344 89	\$195,344

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	\$145,344
Colusa	6,500
Contra Costa	3,000
Los Angeles	50,000
Marin	94,000
Monterey	7,000
Napa	20,000
San Francisco	403,161
San Luis Obispo	8,071
San Mateo	3,000
Santa Clara	107,000
Santa Cruz	10,500
Solano	10,000
Sonoma	6,000
Total	\$873,586

SECURITY SAVINGS BANK—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
County bonds	\$64,500 00	\$67,927 00	\$67,927 00
City bonds	5,500 00	5,825 00	5,825 00
Railroad bonds	21,000 00	21,180 00	21,180 00
Oakland Gas Company bonds	15,000 00	15,000 00	15,000 00
Totals	\$106,000 00	\$109,932 00	\$109,932 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$147,200 00	\$92,000 00	\$156,150 00
Bank stock	150,000 00	140,000 00	226,150 00
Spring Valley Water Work's stock and bonds ..	115,500 00	91,420 00	127,120 00
U. S. bonds	20,000 00	20,000 00	23,600 00
San Francisco and Oakland Gas stock	63,600 00	12,500 00	36,090 00
Railroad stock	138,000 00	42,200 00	74,700 00
Insurance stock	5,000 00	5,000 00	6,300 00
Ridson Iron and Locomotive Work's stock	12,900 00	2,000 00	3,225 00
Totals	\$652,200 00	\$405,120 00	\$653,185 00

15. STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

L. U. SHIPPEE, President.

F. M. WEST, Cashier

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$11,515 19	Capital paid in coin	\$500,000
Miscellaneous bonds	8,000 00	Surplus—Reserve fund	50,800 00
Loans on real estate	1,228,975 34	Due depositors	1,437,662 00
Loans on stocks and bonds	22,100 05	Other liabilities	143,681 00
Loans on other securities (grain, etc.)	14,608 00		
Loans on personal security	49,673 00		
Interest accrued	125,518 39		
Furniture, fixtures, etc.	3,000 00		
Due from banks and bankers ..	115,387 71		
Money on hand	167,094 28		
Tax account	949 19		
Other assets	383,695 27		
Collection account	1,627 05		
Total resources	\$2,132,143 47	Total liabilities	\$2,132,143 47

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the amount paid in coin is \$500,000. The total number of shares of stock issued is 5000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	194 shares.	William Ingles	165 shares
Fred. Arnold	20 shares.	R. B. Lane	25 shares
I. S. Bostwick	125 shares.	J. H. O'Brien	20 shares
H. F. Dorrance	20 shares.	O. Perrin	42 shares
R. Greekow	157 shares.	A. W. Simpson	50 shares
Charles Haas	30 shares.	M. L. Hewett	30 shares
C. Grupe	70 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books
San Joaquin	\$4,969 00
Stanislaus	5,398 00
Fresno	267 00
Merced	879 00
Total	\$11,515 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned
San Joaquin	\$780,360 00
Sacramento	3,500 00
Stanislaus	238,122 00
Merced	95,212 00
Fresno	2,709 00
Calaveras	2,500 00
Butte	100,070 00
Amador	4,000 00
Tulare	2,500 00
Total	\$1,228,975 00

STOCKTON SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Eight per cent. bonds of the City of Stockton.	\$8,000 00	\$8,000 00	\$8,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
323 shares Stockton Savings and Loan Society ..	\$32,300 00	\$19,300 05	\$43,066 00
58 shares First National Bank Stockton	5,800 00	2,500 00	6,525 00
3 shares Farmers' Coöperative Union	300 00	300 00	300 00
Totals	\$38,400 00	\$22,100 05	\$49,891 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.
Grain in warehouse	\$14,608 00

16. UNION SAVINGS BANK, OAKLAND.

[Incorporated May 26, 1869.]

J. WEST MARTIN, President.

H. A. PALMER, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises-----	\$60,000 00	Capital paid in coin-----	\$200,000
Real estate taken for debt-----	42,500 22	Surplus—Reserve fund-----	100,000
United States bonds-----	55,000 00	Due depositors-----	1,618,430
Miscellaneous bonds-----	47,264 66	Other liabilities-----	27,993
County warrants-----	7,463 35		
Loans on real estate-----	1,350,146 84		
Loans on stocks and bonds-----	19,000 00		
Loans on personal security-----	86,925 00		
Interest accrued-----	70,714 12		
Due from banks and bankers-----	77,450 22		
Money on hand-----	127,479 37		
Checks and other cash items-----	305 50		
Other assets-----	2,175 51		
Total resources-----	\$1,946,424 79	Total liabilities-----	\$1,946,424

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin-----	100 shares.	A. C. Henry-----	147 shares.
J. C. Hayes-----	106 shares.	R. S. Farrelly-----	73 shares.
L. Huff-----	83 shares.	Sam. Woods-----	47 shares.
R. W. Kirkham-----	67 shares.	Hiram Tubbs-----	26 shares.
D. H. Ward-----	13 shares.	H. A. Palmer-----	55 shares.
W. W. Crane, Jr.-----	29 shares.		

Total number of shares held by the Directors is----- 746 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda-----	\$42,500 22	\$42,500

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda-----	\$1,276,746
Contra Costa-----	59,900
Ventura-----	13,500
Total-----	\$1,350,146

UNION SAVINGS BANK—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Fresno County bonds-----	\$22,000 00	\$22,000 00	\$24,200 00
Alameda County bonds-----	4,244 66	4,244 66	4,456 86
Contra Costa County bonds-----	20,000 00	21,020 00	22,000 00
Totals-----	\$46,244 66	\$47,264 66	\$50,656 86

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.
Registered bonds U. S. 5 per cent. converted to 3½ per cent.-----	\$10,000 00	\$10,000 00
Bonds of 1880 and 1883, Contra Costa Water Company-----	10,000 00	9,000 00
Totals-----	\$20,000 00	\$19,000 00

17. VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

E. J. WILSON, President.

J. R. ENGLISH, Cash.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$19,540 24	Capital paid in coin.....	\$188,000
Miscellaneous bonds.....	1,000 00	Due depositors.....	97,067
County warrants.....	124 13	Other liabilities.....	8,585
Loans on real estate.....	38,638 00		
Loans on stocks and bonds.....	800 00		
Loans on other securities (grain, etc.).....	4,489 00		
Interest accrued.....	2,186 15		
Furniture, fixtures, etc.....	3,117 30		
Due from banks and bankers.....	80,541 26		
Money on hand.....	19,057 65		
Checks and other cash items.....	702 15		
Other assets.....	2,654 47		
Profit and loss account—im- pairment of capital.....	120,801 82		
Total resources.....	\$293,652 17	Total liabilities.....	\$293,652

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$188,000; the amount paid in coin is \$188,000. The total number of shares of stock issued is 1,880; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson.....	277 shares.	S. G. Hilborn.....	3 shares.
C. Hartson.....	400 shares.	J. R. English.....	33 shares.
A. T. Robinson.....	55 shares.	M. J. Wright.....	5 shares.
P. W. Dillon.....	20 shares.		

Total number of shares held by the Directors is.....793 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano, Vallejo Township.....	\$19,540 24	\$19,540

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano.....	\$38,638 00	\$77,000

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Two Solano County Road bonds.....	\$1,000 00	\$1,000 00	\$1,040
Solano County warrants.....	130 00	124 13	150
Totals.....	\$1,130 00	\$1,124 13	\$1,190

VALLEJO SAVINGS AND COMMERCIAL BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
United States, 4 per cent. consols.....	\$800 00	\$800 00	\$900 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Two gold watches and chains.....	\$125 00	\$310 00
Endowment policy New England Mutual Life Ins. Co. (\$5,000).....	373 00	2,500 00
Solid silver plate, sterling.....	150 00	400 00
Assignment of our own bank book.....	454 00	454 00
Gold watch and chain (18 carat).....	100 00	225 00
Endowment policy (endowment) New England Life Insurance Co.....	287 00	287 00
Secured by Dep. M. Kennedy, deceased, our own bank book.....	3,000 00	3,000 00
Totals.....	\$4,439 00	\$7,176 00

"OTHER ASSETS."

Description.	Amount on Books.
Contingent interest paid savings depositors.....	\$10 80
Expense account since January 1, 1882.....	2,293 95
Tax account since January 1, 1882.....	349 72
Total.....	\$2,654 47

SEMI-ANNUAL REPORTS
OF THE
SUSPENDED SAVINGS BANKS,

July 1, 1882.

REPORTS OF SUSPENDED SAVINGS BANKS.

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount
Real estate taken for debt	\$312,744 37	Due depositors	\$393,380 32
Loans on real estate	44,625 06		
Loans on personal security	1,068 73		
Interest accrued	6,537 41		
Furniture, fixtures, etc.	1,775 00		
Money on hand	26,629 75		
Total resources	\$393,380 32	Total liabilities	\$393,380 32

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Pratt	23 $\frac{1}{3}$ shares.	W. F. Garrett	23 $\frac{1}{3}$ shares.
H. Culver	23 $\frac{1}{3}$ shares.	Frank Eastman (Estate)	23 $\frac{1}{3}$ shares.
H. Wetherbee	1 $\frac{1}{3}$ shares.	Peter Dean	3 $\frac{1}{3}$ shares.
George Robins	1 $\frac{1}{3}$ shares.	James Simpson	1 $\frac{1}{3}$ shares.
Francis Smith	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs	23 $\frac{1}{3}$ shares.
F. Snow	23 $\frac{1}{3}$ shares.	C. Wetherbee	17 $\frac{1}{3}$ shares.
T. Graves	23 $\frac{1}{3}$ shares.	I. G. Athearn	5 shares.
Nathan Kittridge	23 $\frac{1}{3}$ shares.	H. T. Graves (Trustee)	64 shares.

Total number of shares held by the Directors is 278 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$264,851 43
Alameda	14,501 32
San Jose	17,267 62
Alameda	16,124 00
Total	\$312,744 37

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$37,100 06
Alameda	7,525 00
Total	\$44,625 06

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.
U. S. Savings book No. 1,015, with this bank	\$1,068 73

NOTE.—This bank went into liquidation August 20, 1878; it has since paid nine dividends, amounting to forty-five per cent. of its indebtedness to depositors. The last dividend was declared April 18, 1882.

2. FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1887.]

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources, As shown by the Books of the Bank.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$109,360 26	Capital paid in coin.....	\$60,000 00
Miscellaneous stocks.....	16,495 53	Surplus—Reserve fund.....	9,360 00
Loans on real estate.....	26,507 86	Due depositors.....	179,415 00
Loans on stocks and bonds.....	7,970 00	Other liabilities.....	17,280 00
Loans on other securities (grain, etc.).....	16,330 77		
Loans on personal security.....	16,371 82		
Interest accrued.....	11,686 50		
Furniture, fixtures, etc.....	500 00		
Money on hand.....	5,770 55		
Other assets.....	55,370 01		
Total resources.....	\$266,363 30	Total liabilities.....	\$266,363 30

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the amount in coin is \$60,000. The total number of shares of stock issued is 1,500; the amount paid for each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Blair.....	150 shares.	William Ede.....	150 shares.
Charles Clayton.....	1 share.	L. G. Harvey.....	145 shares.
I. E. Davis.....	150 shares.	Geo. W. Swan.....	150 shares.
Abner Doble.....	50 shares.	N. W. Spaulding.....	50 shares.
S. E. Dutton.....	5 shares.		

Total number of shares held by the Directors is..... 851 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$18,400 00
San Mateo.....	3,160 00
Santa Clara.....	16,000 00
Monterey.....	38,200 00
Contra Costa.....	33,530 00
Total.....	\$109,360 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$16,400 00
Alameda.....	750 00
San Joaquin.....	9,290 00
Total.....	\$26,500 00

FARMERS' AND MECHANICS' BANK OF SAVINGS—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
Madrazo Canal stock.....	\$50,000 00	\$8,470 28
San Francisco Land District warrants.....		25 25
Farmers' and Merchants' Bank of Savings stock.....		10,000 00
Totals.....	\$50,000 00	\$16,495 53

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.
100 shares California Fruit Growing Association.....	\$40,000 00	\$7,970 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.
Life insurance policy and deed to 160 acres of land.....	\$9,858 80
Swamp land warrants.....	6,471 97
Total.....	\$16,330 77

"OTHER ASSETS."

Description.	Amount on Books.
Advancements.....	\$22,204 84
Cash over.....	3 60
Charged to profit and loss.....	25,602 13
Personal notes marked doubtful.....	7,559 44
Total.....	\$55,370 01

NOTE.—This bank went into liquidation September 3, 1878. It has since paid six dividends, amounting to fifty per cent. of its indebtedness to depositors. The last dividend was declared April 24, 1882.

3. LA SOCIÉTÉ FRANCAISE D'EPARGNES ET DE PREVOYANCE MUTUELLE.

[Incorporated January 31, 1860.]

L. MEYASSAN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$668,619 16	Due depositors	\$2,492,000
United States bonds.....	20,306 16		
Miscellaneous bonds.....	150,000 00		
Loans on real estate.....	458,122 00		
Loans on stocks and bonds.....	25,000 00		
Loans on personal security.....	1,000 00		
Furniture, fixtures, etc.....	200 00		
Due from banks and bankers.....	11,500 00		
Money on hand.....	703 17		
Other assets.....	185 00		
Deficit.....	1,156,364 51		
Total resources	\$2,492,000 00	Total liabilities.....	\$2,492,000

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$629,494 82	\$336,550
San Mateo.....	17,060 00	9,000
Alameda.....	22,064 34	31,000
Totals.....	\$668,619 16	\$376,550

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda.....	\$123,375
San Francisco.....	178,125
San Mateo.....	151,150
Sonoma.....	3,475
Solano.....	2,000
Totals.....	\$458,125

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
Bonds Amador Canal Company.....	\$150,000 00	\$150,000
Funded loan of 1881, United States Bonds.....	20,000 00	20,300
Totals.....	\$170,000 00	\$170,300

SOCIÉTÉ FRANCAISE D'EPARGNES ET DE PREVOYANCE MUTUELLE—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Loaned.
10 shares Santa Cruz Island Company.....	\$15,000 00
100 shares Amador Canal Company.....	10,000 00
Total.....	\$25,000 00

"OTHER ASSETS."

Description.	Amount on Books.
Contract for delivery of land sold	\$185 00

NOTE.—This bank went into liquidation September 18, 1878. It has since paid ten dividends amounting to fifty and one half per cent. of its indebtedness to depositors. The last dividend was declared on June 5, 1882.

4. ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO

[Incorporated October 13, 1866.]

MARTIN HELLER, President.

JAMES BENSON, C.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$823,198 82	Capital paid in coin.....	\$128,975
Loans on real estate.....	89,723 74	Due depositors.....	1,100,300
Loans on stocks and bonds.....	30,000 00	Other liabilities.....	2,254 18
Interest accrued.....	6,816 55		
Furniture, fixtures, etc.....	1,000 00		
Due from banks and bankers.....	26,920 49		
Money on hand.....	2,351 97		
Other assets.....	123 87		
Depreciation in assets.....	251,503 74		
Total resources.....	\$1,231,639 18	Total liabilities.....	\$1,231,639 18

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the amount in coin is \$128,975. The total number of shares of stock issued is 1,249.

The names of the Directors, and number of shares of stock held by each, are as follows:

Martin Heller.....	50 shares.	Charles Montgomery.....	10 shares.
David Hunter.....	50 shares.	D. L. Randolph.....	50 shares.
Colin M. Boyd.....	12 shares.	A. W. Scott.....	12 shares.
John F. Kennedy.....	10 shares.	Sampson Tams.....	50 shares.
A. H. Lassak, Jr.....	10 shares.		

Total number of shares held by the Directors is.....254 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Book.
Alameda.....	\$4,500
Napa.....	50,000
San Francisco.....	410,000
San Mateo.....	76,000
Santa Clara.....	110,000
Sonoma.....	95,000
Sutter.....	75,000
Total.....	\$823,198 82

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda.....	\$1,500
Napa.....	8,000
San Francisco.....	19,000
San Mateo.....	26,000
Santa Clara.....	8,000
Santa Cruz.....	13,000
Solano.....	2,000
Sonoma.....	10,000
Totals.....	\$89,500

ODD FELLOWS' SAVINGS BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
100 shares of the capital stock of the Spring Valley Waterworks.....	\$30,000 00	\$30,000 00	\$33,600 00
United States 4 per cent. bonds.....	5,000 00		
Totals.....	\$35,000 00	\$30,000 00	\$39,600 00

"OTHER ASSETS."

Description.	Amount on Books.
Order on ourselves in payment of loan—balance.....	\$73 87
Personal note in satisfaction of judgment.....	50 00
Total.....	\$123 87

NOTE.—This bank went into liquidation February 5, 1879. It has since paid eight dividends, amounting to fifty per cent. of its indebtedness to depositors. The last dividend was declared October 18, 1881.

5. CAPITAL SAVINGS BANK—SACRAMENTO.

[Incorporated February 8, 1869.]

R. S. CAREY, President.

JAMES N. PORTER, Cash.

Resources, As shown by the Books of the Bank.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$501,711 01	Capital paid in coin.....	\$300,000
County warrants.....	241 67	Due depositors.....	428,602
Miscellaneous stocks.....	11,950 00	Other liabilities.....	3,043
Loans on real estate.....	54,000 00		
Loans on stocks and bonds.....	64,570 23		
Loans on warrants.....	2,300 00		
Loans on other securities (grain, etc.).....	1,282 36		
Loans on personal security.....	5,274 22		
Money on hand.....	66,315 92		
Other assets (deficit in bank premises sold).....	24,000 00		
Total resources.....	\$731,645 41	Total liabilities.....	\$731,645

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Carey.....	92 $\frac{1}{2}$ shares.	A. Gallatin.....	90 shares.
L. Williams.....	152 $\frac{1}{2}$ shares.	D. W. Earl.....	182 $\frac{1}{2}$ shares.
C. W. Clarke.....	90 shares.	C. T. Wheeler.....	182 $\frac{1}{2}$ shares.
F. Cox.....	120 shares.		

Total number of shares held by the Directors is..... 909 $\frac{1}{2}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sacramento, Butte, Colusa, Amador, and Yolo.....	\$501,711

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sacramento.....	\$54,000

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
Capital Savings Bank stock.....	\$12,000 00	\$11,950
County warrants—Alpine and Amador.....		241
Totals.....	\$12,000 00	\$12,191

CAPITAL SAVINGS BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.
Bank stock and mining stock.....		\$64,570 23
Alpine County warrants.....		2,300 00
Total.....		\$66,870 23

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.
Chattel mortgage on growing crop.....	\$750 00
Bank book and check.....	532 36
Personal security.....	5,274 22
Total.....	\$6,556 58

NOTE.—This bank went into liquidation January 2, 1880. It has since paid seven dividends, amounting to twenty per cent. of its indebtedness due depositors. The last dividend was declared November 12, 1881.

6. MARYSVILLE SAVINGS BANK.

[Incorporated April 8, 1869.]

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture ..	\$4,570 84	Surplus—Reserve fund	\$48,180
Real estate taken for debt	115,792 07	Due depositors	370,336
Loans on real estate	250,369 43	Other liabilities	134
Interest accrued	36,593 00		
Due from banks and bankers ..	9,351 97		
Money on hand	677 12		
Checks and other cash items ..	680 00		
Other assets	625 65		
Total resources	\$418,660 08	Total liabilities	\$418,660

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$26,642 83	\$26,642
Sutter	44,298 40	44,298
Butte	8,062 51	8,062
Colusa	8,830 75	8,830
Tehama	27,957 58	27,957
Totals	\$115,792 07	\$115,792

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$45,104 63	\$62,500
Sutter	148,151 90	206,750
Butte	90,717 90	111,575
Colusa	2,988 00	5,000
Totals	\$286,962 43	\$385,825

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Promissory notes for seed barley sold, payable after harvest of 1882	\$625 65	\$625

NOTE.—This bank went into liquidation November 8, 1881. It has since paid two dividends amounting twenty per cent. of its indebtedness to depositors. The last dividend was declared June 5, 1882.

SEMI-ANNUAL REPORTS

OF THE

COMMERCIAL BANKS,

July 1, 1882.

REPORTS OF THE COMMERCIAL BANKS.

1. BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

H. MOTT, President.

G. B. SHAFFER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt -----	\$8,990 46	Capital paid in coin -----	\$20,000 00
Miscellaneous stocks -----	34,000 00	Surplus—Reserve fund -----	7,000 00
Loans on real estate -----	4,025 00	Due depositors -----	48,990 40
Loans on other securities -----	25 00	Due banks and bankers -----	22,299 78
Loans on personal security -----	36,162 27	Undivided profits -----	55 21
Furniture, fixtures, etc. -----	3,000 00		
Due from banks and bankers -----	3,657 75		
Money on hand -----	7,417 60		
Other assets -----	1,067 31		
Total resources -----	\$98,345 39	Total liabilities -----	\$98,345 39

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$90,000; the amount paid in coin is \$20,000. The total number of shares of stock issued is 830; the amount paid upon each share of stock is \$22 22½.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott -----	200 shares.	O. S. Witherby -----	100 shares.
H. Mabury -----	30 shares.	H. E. Robinson, Trustee -----	100 shares.
Geo. B. Shaffer, Trustee -----	400 shares.		

Total number of shares held by the Directors is ----- 830 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles -----	\$8,990 46	\$11,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles -----	\$4,025 00	\$6,000 00

BANK OF ANAHEIM—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
250 shares Los Angeles City water stock -----	\$25,000 00	\$30,000 00	\$31,250
341 shares Odd Fellows Hall Building Assoc'n -----	3,410 00	2,000 00	2,000
200 shares Gas Consumers Association, of San Francisco -----	10,000 00	2,000 00	2,000
Totals -----	\$38,410 00	34,000 00	35,250

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Jewelry -----	\$25 00	\$25

2. BANK OF BENICIA.

[Incorporated December 1, 1881.]

F. GOAD, President.

A. P. REDDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$12,994 41	Capital paid in coin -----	\$30,000 00
Loans on warrants -----	3,214 00	Due depositors -----	19,824 22
Loans on personal security -----	6,542 00	Other liabilities -----	25 31
Furniture, fixtures, etc. -----	2,817 96		
Money from banks and bankers -----	17,035 76		
Money on hand -----	7,245 40		
Total resources -----	\$49,849 53	Total liabilities -----	\$49,849 53

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the amount paid in coin is \$30,000. The total number of shares of stock issued is 300; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. Goad -----	60 shares.	B. B. Redding -----	20 shares.
E. Crooks -----	20 shares.	J. D. Redding -----	15 shares.
William C. Belcher -----	70 shares.		
Total number of shares held by the Directors is -----			185 shares.

NOTE.—This bank opened for business April 10, 1882.

3. BANK OF BUTTE COUNTY—CHICO.

[Incorporated January, 1873.]

A. H. CHAPMAN, Vice President.

CHARLES FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	38,032 94	Surplus—Reserve fund	31,392 76
County warrants	796 50	Due depositors	
Miscellaneous stocks	51,136 50		
Loans on real estate	12,820 00		
Loans on stocks and bonds	21,000 00		
Loans on other securities (grain, etc.)	28,000 00		
Loans on personal security	220,018 47		
Furniture, fixtures, etc.	4,000 00		
Due from banks and bankers	71,312 37		
Money on hand	49,766 96		
Other assets	3,191 14		
Total resources	\$530,101 88	Total liabilities	\$530,101 88

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the amount in coin is \$250,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows;

N. D. Rideout	145 shares.	J. R. Robinson	40 shares.
A. H. Chapman	200 shares.	Charles Faulkner	425 shares.
George C. Perkins	400 shares.		

Total number of shares held by the Directors is 1,210 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$26,032 94	\$26,032 94
Tehama	12,000 00	12,000 00
Totals	\$38,032 94	\$38,032 94

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$12,820 00	\$24,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
603 shares Chico Gas Company	\$30,150 00	\$18,090 00
831 shares Chico Water Company	83,100 00	33,073 00
Totals	\$113,250 00	\$51,163 00

BANK OF BUTTE COUNTY—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Bank of Butte County stock	\$29,000 00	\$21,000 00	\$21,000 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Heat in warehouse	\$28,000 00	\$40,000 00

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Gold dust in transit	\$3,191 14	\$3,200 00

4. BANK OF CALIFORNIA.

[Incorporated June, 1864.]

WILLIAM ALVORD, President.

THOMAS BROWN, Cas.

Resources.	Amount.	Liabilities.	Amount.
Bank premises-----	\$250,000 80	Capital paid in coin-----	\$3,000,000
Real estate taken for debt-----	813,125 14	Surplus—Reserve fund-----	1,357,300
United States bonds-----	567,821 75	Due depositors-----	9,888,300
Miscellaneous bonds-----	36,073 26	Due banks and bankers-----	69,500
Miscellaneous stocks-----	24,586 70	Dividends unpaid-----	50
Loans on real estate-----	203,137 56		
Loans on stocks and bonds-----	1,201,662 06		
Loans on warrants-----	8,893 05		
Loans on other securities (grain, etc.)-----	1,080,637 80		
Loans on personal security-----	3,463,079 98		
Due from banks and bankers-----	3,347,133 45		
Money on hand-----	3,261,256 71		
Other assets-----	58,534 96		
Total resources-----	\$14,315,942 42	Total liabilities-----	\$14,315,942 42

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills-----	500 shares.	J. C. Wilmerding-----	210 sh
William Sharon-----	845 shares.	James Freeborn-----	500 sh
William Alvord-----	150 shares.	M. Lewis-----	928 sh
Charles Mayne-----	405 shares.	A. Borel-----	550 sh
Jerome Lincoln-----	100 shares.	E. W. Newhall-----	150 sh
Adam Grant-----	240 shares.		

Total number of shares held by the Directors is ----- 4,578 sh

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.
San Francisco-----	\$273,400
San Mateo-----	40,400
Alameda-----	16,300
Fresno-----	162,500
Los Angeles-----	3,000
Sundry lots in town of Cornell, Illinois-----	16,400
Lands in Alameda, Fresno, Kern, Merced, Napa, San Francisco, Solano, San Mateo, San Luis Obispo, and Tulare-----	300,800
Total-----	\$813,100

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount on Books.
Alameda-----	\$15,700
San Francisco-----	87,600
San Luis Obispo-----	6,000
Fresno-----	57,200
Merced-----	36,400
Total-----	\$203,100

BANK OF CALIFORNIA—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Invested.
Citizens' Bank stock-----	\$625 00
San Joaquin and Kings River Canal and Irrigation Company's stock-----	17,529 50
Land Investment Company-----	385 00
Leighthall Harvester Company-----	1,947 20
Black Bear Quartz Mining Company-----	4,100 00
Santa Clara Mining Association bonds-----	16,073 26
Oakland Gas Light bonds-----	26,000 00
Totals-----	\$60,659 96

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Loaned.
Stock of incorporated mining companies-----	\$190,066 27
Stock of other than incorporated mining companies-----	547,808 60
Maricopa County school bonds-----	1,500 00
North Bloomfield bonds-----	3,000 00
Southern Pacific Railroad bonds-----	150,000 00
Northern Pacific Railroad bonds-----	23,000 00
Carson and Colorado Railroad bonds-----	200,000 00
Southern Pacific and Oregon Navigation bonds-----	47,368 27
Spring Valley Water bonds-----	5,000 00
Napa County bonds-----	33,918 92
Total-----	\$1,201,662 06

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.
Warehouse receipts-----	\$1,053,137 80
Assignments of contracts, mortgages, collateral notes, and insurance policies-----	27,500 00
Total-----	\$1,080,637 80

"OTHER ASSETS."

Description.	Amount on Books.
Stamped check books-----	\$654 15
Life insurance policies-----	57,880 81
Total-----	\$58,534 96

5. BANK OF CHICO.

[Incorporated December 26th, 1872.]

JOHN CONLY, President.

A. H. CREW, Cash.

Resources.	Amount.	Liabilities	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$100,000
Miscellaneous bonds	26,418 75	Surplus—Reserve fund	30,000
Loans on real estate	151,151 57	Due depositors	152,927
Loans on warrants	800 00	Due banks and bankers	61,963
Loans on other securities (grain, etc.)	6,081 35	Suspense account	12,682
Loans on personal security	131,625 23	Interest, exchange, etc.	6,014
Furniture, fixtures, etc.	2,997 50		
Money on hand	26,203 38		
Checks and other cash items, gold dust	1,198 23		
Other assets (expenses)	4,111 71		
Total resources	\$363,587 72	Total liabilities	\$363,587

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$100,000. The total number of shares of stock issued is 5,000; the amount paid upon each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Conly	650 shares.	A. H. Crew	875 shares.
Orrin Gowell	395 shares.		
Total number of shares held by the Directors is		1,920 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$115,151 70	\$190,015
Colusa	9,844 51	26,000
Tehama	1,542 00	3,460
San Francisco	24,613 36	75,000
Totals	\$151,151 57	\$294,475

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds	\$25,000 00	\$26,418 75	\$27,500

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, wool, etc.	\$3,176 40	\$4,240
Grain sacks	1,986 13	1,995
Bank certificates	518 82	2,562
Jewelry	400 00	800
County warrants	800 00	1,058
Totals	\$6,881 35	\$10,655

6. CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated March 30, 1882.]

D. RIDEOUT, President.

A. ABOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks and bonds	\$50,000 00	Capital paid in coin	\$50,000 00
Loans on personal security	50,267 62	Due depositors	129,436 97
Interest accrued	650 87	Due banks and bankers	52,695 34
Due from banks and bankers	24,699 79	Interest collected, \$588 02 }	708 05
Money on hand	102,278 25	Exchange collected, \$120 03 }	
Checks and other cash items	1,370 83		
Other assets	3,573 00		
Total resources	\$232,840 36	Total liabilities	\$232,840 36

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 5,000; the amount paid upon each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Robert Gallatin	200 shares.	J. R. Watson	100 shares.
So. C. Perkins	200 shares.	N. D. Rideout	3,400 shares.
W. Clark	200 shares.	A. Abott	100 shares.
Cox	200 shares.		
Total number of shares held by the Directors is		4,400 shares.	

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Butte county bonds	\$50,000 00	\$50,000 00	\$52,500 00

9 k

7. CITIZENS' BANK—NEVADA CITY.

[Incorporated September 21, 1876.]

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	4,300 00	Surplus—Reserve fund	7,984 23
County warrants	16,975 06	Due depositors	112,000 00
Loans on real estate	25,035 37	Dividends unpaid	400 00
Loans on stocks and bonds	660 00		
Loans on other securities (grain, etc.)	2,895 00		
Loans on personal security	29,267 33		
Interest accrued	382 86		
Furniture, fixtures, etc.	3,000 00		
Due from banks and bankers	42,578 17		
Money on hand	19,587 80		
Checks and other cash items	576 50		
Other assets	768 95		
Total resources	\$151,027 04	Total liabilities	\$151,027 04

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount in coin is \$30,000. The total number of shares of stock issued is 1,984 $\frac{23}{100}$; the amount upon each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

John T. Morgan	903 $\frac{55}{100}$ shares.	R. M. Hunt	1 $\frac{3}{100}$ sh.
E. M. Preston	561 $\frac{48}{100}$ shares.	Niles Searles	3 $\frac{27}{100}$ sh.
Lord Houseman	21 $\frac{50}{100}$ shares.	George A. Cooper	4 $\frac{23}{100}$ sh.
George M. Hughes	1 $\frac{53}{100}$ shares.		
Total number of shares held by the Directors is		1,496 $\frac{77}{100}$ sh.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$4,300 00	\$4,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$25,035 37	\$38,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Nevada Co. N. G. R. R.	\$800 00	\$160 00	\$33 33
Drift Gravel Mining Claim	10,000 00	500 00	1,500 00
Totals	\$10,800 00	\$660 00	\$1,533 33

CITIZENS' BANK—Continued.

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Paid insurance life policy	\$600 00	\$2,000 00
Law library	280 00	1,000 00
Gold watch	85 00	100 00
Cabinet of specimens	50 00	500 00
Gold bullion	1,630 00	1,650 00
Claims against Nevada County	250 00	250 00
Totals	\$2,895 00	\$5,500 00

8. COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

GEO. HAGAR, President.

W. P. HARRINGTON, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	19,881 07	Due depositors	477,881 07
County warrants	1,995 59	Undivided profits	98,360 00
Loans on real estate	400,210 05	Cash over	
Loans on stocks and bonds	300 00		
Loans on warrants	1,380 00		
Loans on other securities (grain, etc.)	304,499 77		
Loans on personal security	204,275 83		
Interest accrued	54,079 18		
Furniture, fixtures, etc.	2,565 75		
Due from banks and bankers	31,345 11		
Money on hand	23,610 95		
Checks and other cash items	1,090 75		
Total resources	\$1,076,234 05	Total liabilities	\$1,076,234 05

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

George Hagar	653 shares.	John Boggs	63 shares.
W. P. Harrington	380 shares.	Edgar Mills	743 shares.
W. F. Goad	653 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$18,881 07	\$18,881 07
Tehama	1,000 00	1,000 00
Totals	\$19,881 07	\$19,881 07

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$400,210 05	\$600,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Colusa Stage stock	\$700 00	\$300 00	\$300 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Grain	\$304,499 77	\$392,000 00

9. CONSOLIDATED BANK OF SAN DIEGO.

[Incorporated October 6, 1879.]

S. WHITHERBY, President.

BRYANT HOWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$48,231 14	Capital paid in coin	\$50,000 00
Loans on real estate	55,356 69	Surplus—Reserve fund	8,500 00
Loans on stocks and bonds	33,795 58	Due depositors	310,875 24
Loans on warrants	2,720 20	Due banks and bankers	9,868 60
Loans on other securities	22,908 46	Other liabilities	7,007 43
Loans on personal security	174,081 12		
Due from banks and bankers	11,830 27		
Money on hand	36,653 68		
Checks and other cash items	469 70		
Other assets	204 43		
Total resources	\$386,251 27	Total liabilities	\$386,251 27

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000; the amount paid upon each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. Morse	54 shares.	J. M. Pierce	50 shares.
S. Whitherby	200 shares.	George A. Cowles	75 shares.
Geddes	90 shares.	B. Howard	176 shares.
Levi Chase	60 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$55,356 69	\$166,070 07

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
San Diego Water Company stock	\$13,605 00	\$7,150 00	\$10,204 00
Central Market stock	6,800 00	5,680 00	6,880 00
San Publishing Company stock	2,500 00	900 00	1,250 00
Consolidation Bank stock	2,750 00	2,472 69	3,437 50
San Diego Gas Company stock	3,725 00	2,625 00	3,725 00
Masonic Building Association stock	2,040 00	1,188 25	1,530 00
One block of California Southern R. R.	1,100 00	700 00	1,300 00
City bonds San Diego	12,000 00	11,743 18	12,000 00
San Diego city scrip	503 18	209 50	377 39
Commercial Bank stock	1,350 00	1,126 96	1,600 00
Totals	\$46,373 18	\$33,795 58	\$42,303 89

CONSOLIDATED BANK OF SAN DIEGO—Continued.

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Coal, bill of lading and warehouse receipts	\$8,500 00	\$14,620 00
German cement	3,500 00	4,900 00
Jewelry (watches, etc.)	323 00	478 00
Bill of lading	1,500 00	2,200 00
Honey	385 46	450 00
Bill of lading (tin)	5,000 00	7,500 00
Wool	3,500 00	5,000 00
Life Insurance policy	200 00	2,000 00
Totals	\$22,908 46	\$37,145 00

"OTHER ASSETS."

Description.	Amount on Hand.
Bullion on hand	\$204 00

10. BANK OF DIXON.

[Incorporated October 31, 1873.]

G. LITTLE, President.

R. HARKINSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,500 00	Capital paid in coin	\$205,710 00
Real estate taken for debt	36,413 03	Surplus—Reserve fund	22,486 43
County warrants	1,236 91	Due depositors	190,177 99
Loans on real estate	120,182 49	Due banks and bankers	643 45
Loans on personal security	103,386 32	Other liabilities	9,779 36
Interest accrued	16,054 16		
Furniture, fixtures, etc.	1,000 00		
Due from banks and bankers	134,699 82		
Money on hand	8,324 50		
Total resources	\$428,797 23	Total liabilities	\$428,797 23

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; amount paid in coin is \$205,710. The total number of shares of stock issued is 2,231; the amount paid upon each share of stock is \$90, and 492 shares paid up in full.

The names of the Directors, and numbers of shares of stock held by each, are as follows:

G. Little	94 shares.	J. S. Mayes	100 shares.
E. McCune	100 shares.	J. C. Merrifield	150 shares.
S. Garnett	100 shares.	J. M. Dudley	50 shares.
Peterson	100 shares.		

Total number of shares held by the Directors is 694 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Plano	\$15,279 75	\$18,000 00
Pluma	21,133 28	22,000 00
Totals	\$36,413 03	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Plano	\$109,381 73	\$200,000 00
Pluma	4,500 00	9,000 00
Fresno	4,300 76	8,000 00
Colo	2,000 00	5,000 00
Totals	\$120,182 49	\$222,000 00

11. FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

T. S. EWING, President.

WILLIAM LUMBARD, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,644 43	Capital paid in coin	\$38,375 00
Real estate taken for debt	2,936 80	Due depositors	43,250 00
Loans on real estate	16,325 50	Due banks and bankers	27,990 00
Loans on stocks and bonds	11,215 66	Undivided profits	3,500 00
Loans on personal security	73,032 53		
Furniture, fixtures, etc.	1,000 00		
Money on hand	4,979 06		
Total resources	\$113,133 98	Total liabilities	\$113,133 98

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$38,375; the amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535; the amount upon each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing	320 shares.	J. M. C. Jasper	40 shares.
B. F. Dam	20 shares.	S. D. Wood	20 shares.
D. Fraser	25 shares.		
Total number of shares held by the Directors is	425 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$2,936 80	\$2,936 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter	\$3,914 42	\$6,000 00
Yuba	12,411 08	41,500 00
Totals	\$16,325 50	\$47,500 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Farmers' Bank of Wheatland	\$11,750 00	\$10,715 66	\$13,000 00
Wheatland Mill Company	600 00	500 00	700 00
Totals	\$12,350 00	\$11,215 66	\$13,700 00

12. FARMERS' EXCHANGE BANK—SAN BERNARDINO.

[Incorporated May 16, 1881.]

IRON WATERS, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid in coin	\$21,650 00
County warrants	4,620 02	Due depositors	130,101 99
Loans on real estate	20,200 00		
Loans on personal security	41,207 65		
Interest accrued	1,678 35		
Furniture, fixtures, etc.	1,778 47		
Due from banks and bankers	57,187 39		
Money on hand	20,357 07		
Other assets	555 47		
Total resources	\$151,751 99	Total liabilities	\$151,751 99

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$87,000; the amount paid in coin is \$21,630. The total number of shares of stock issued is 730; the amount paid upon each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Dunn	100 shares.	B. Waters	25 shares.
Byrne	25 shares.	R. Gird	100 shares.
H. Stewart	25 shares.	J. D. Boyer	5 shares.
W. Waters	25 shares.		
Total number of shares held by the Directors is	305 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$13,700 00	\$34,600 00
San Diego	6,500 00	18,000 00
Totals	\$20,200 00	\$52,600 00

10*

13. FARMERS' AND MECHANICS' BANK OF HEALDSBURG

[Incorporated September 1, 1877.]

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,205 65	Capital paid in coin	\$84,460 00
Real estate taken for debt	4,800 50	Surplus—Reserve fund	6,300 00
County warrants	600 85	Due depositors	82,600 00
Loans on real estate	64,500 00	Due banks and bankers	1,100 00
Loans on personal security	75,362 96		
Due from banks and bankers	2,111 21		
Money on hand	18,474 31		
Total resources	\$175,055 48	Total liabilities	\$175,055 48

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the amount in coin is \$84,460. The total number of shares of stock issued is 1,363; the amount paid on each share of stock is \$61 95, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	100 shares.	John Moffit	50 shares.
A. B. Halley	100 shares.	R. Powell	50 shares.
L. A. Norton	151 shares.	E. Hamilton	100 shares.
R. H. Warfield	25 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma	\$4,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$64,500 00

FARMERS' AND MECHANICS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

SAH W. HILLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,500 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	12,140 68	Surplus—Reserve fund	250,130 00
United States bonds	246,256 75	Due depositors	1,081,853 74
Miscellaneous bonds	5,515 00	Dividends unpaid	2,625 00
County warrants	1,829 61	Undivided profits	48,925 33
Loans on real estate	141,176 06		
Loans on stocks and bonds	33,250 00		
Loans on call	520,037 46		
Loans on other securities (grain, etc.)	392 51		
Loans on personal security	162,393 33		
Furniture, fixtures, etc.	6,699 97		
Due from banks and bankers	60,145 41		
Money on hand	377,197 29		
Total resources	\$1,583,534 07	Total liabilities	\$1,583,534 07

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount in coin is \$200,000. The total number of shares of stock issued is 200; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. Hellman	82½ shares.	L. C. Goodwin	4 shares.
W. Childs	30 shares.	C. E. Thorn	4 shares.
Ducommun	10 shares.	D. Amestoy	4 shares.
W. S. Griffin	8 shares.	P. Garnier	12½ shares.
J. Mascarel	4 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$12,140 68	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles	\$141,176 06

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Invested.	Market Value.
United States 3½ and 4 per cent. bonds	\$246,256 75	\$252,000 00
County and other bonds	5,515 00	5,700 00
Totals	\$251,771 75	\$257,700 00

FARMERS' AND MECHANICS' BANK OF LOS ANGELES—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Loaned.
Bank and other stocks and bonds.....	\$33,200 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.
Warehouse receipts for grain, etc.....	\$3,000 00

15. FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

C. BOGGS, President.

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$64,200 00
Real estate taken for debt.....	8,081 96	Surplus—Reserve fund.....	14,982 75
County warrants.....	2,499 10	Due depositors.....	125,522 55
Loans on real estate.....	62,647 27	Internal revenue tax.....	475 91
Loans on other securities (grain, etc.).....	1,000 00		
Loans on personal security.....	28,500 99		
Interest accrued.....	10,154 13		
Furniture, fixtures, etc.....	1,737 25		
Due from banks and bankers.....	44,225 24		
Money on hand.....	31,335 27		
Total resources.....	\$205,181 21	Total liabilities.....	\$205,181 21

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$64,200. The total number of shares of stock issued is 1,000; the average amount paid upon each share of stock is \$64 20.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Boggs.....	472 shares.	J. F. Burger.....	1 share.
G. Young.....	213 shares.	George Tucker.....	13 shares.
D. Snow.....	113 shares.	J. W. Mackall.....	8 shares.
V. Thompson.....	5 shares.		

Total number of shares held by the Directors is..... 825 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake.....	\$8,081 96	\$8,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake.....	\$62,647 27	\$152,500 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Real estate mortgage, "Bee-Democrat".....	\$1,000 00	\$2,000 00

16. FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

LEWIS LEACH, President.

W. W. PHILLIPS, CASHN W. HINDS, President.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$91 50	Capital paid in coin.....	\$30,000 00
Loans on real estate.....	15,575 00	Due depositors.....	58,367 65
Loans on warrants.....	1,100 00	Exchange account.....	3,542 37
Loans on other securities.....	8,975 00	Interest collected.....	1,572 20
Loans on personal security.....	20,998 66		
Furniture, fixtures, etc.....	1,634 12		
Due from banks and bankers.....	18,130 22		
Money on hand.....	8,106 10		
Checks and other cash items.....	10,050 00		
Other assets.....	1,048 51		
Total resources.....	\$85,709 11	Total liabilities.....	\$85,709 11

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Goldsteine.....	200 shares.	Louis Einstein.....	50 shares.
W. W. Phillips.....	140 shares.	Lewis Leach.....	30 shares.
W. L. Graves.....	100 shares.		
Total number of shares held by the Directors is.....	520 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$15,575 00	\$68,900 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Personal notes held as collateral.....	\$8,975 00	\$12,998 66

17. FRESNO COUNTY BANK—FRESNO.

[Incorporated October 26, 1881.]

C. G. HINDS, Acting Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,000 00	Capital paid in coin.....	\$25,000 00
County warrants.....	157 00	Due depositors.....	58,367 65
Loans on real estate.....	22,450 00	Due banks and bankers.....	3,542 37
Loans on stocks and bonds.....	11,945 00	Undivided profits.....	1,572 20
Loans on other securities (grain, etc.).....	2,900 00		
Loans on personal security.....	20,563 87		
Interest accrued.....	850 45		
Furniture, fixtures, etc.....	930 96		
Due from banks and bankers.....	2,137 74		
Money on hand.....	20,199 76		
Checks and other cash items.....	296 94		
Other assets.....	50 50		
Total resources.....	\$88,482 22	Total liabilities.....	\$88,482 22

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

John W. Hinds.....	300 shares.	J. B. Campbell.....	10 shares.
A. Assingance.....	440 shares.	C. G. Sayle.....	5 shares.
William Faymonville.....	10 shares.		
Total number of shares held by the Directors is.....	765 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$22,050 00	\$69,900 00
Maricopa.....	400 00	1,200 00
Totals.....	\$22,450 00	\$71,100 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
25 shares of bank stock, notes, etc.....	\$13,525 00	\$4,625 00	\$13,937 50
1 share of Centerville and Kingbury Ditch Company's stock.....	466 67	230 00	1,000 00
1 share of Kings River and Fresno Canal Company's stock.....	100 00	40 00	50 00
13 shares of Homestead Raisin V. Company's stock, notes, etc.....	17,325 00	6,600 00	17,325 00
10 shares of Fresno Fruit Packing Co.'s stock.....	500 00	450 00	550 00
Totals.....	\$31,916 67	\$11,945 00	\$32,862 50

FRESNO COUNTY BANK—Continued.

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat	\$2,900 00	\$5,000 00

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Revenue stamps	\$30 50	
Coupons	20 00	
Totals	\$50 50	

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 24, 1874.]

HEN LEWELLING, President.

A. MONTPELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$77,200 00	Capital paid in coin	\$541,100 00
Real estate taken for debt	47,117 45	Surplus—Reserve fund	21,178 05
Loans on real estate	124,432 92	Due depositors	354,265 56
Loans on stocks and bonds	107,072 70	Due banks and bankers	2,778 64
Loans on other securities (grain, etc.)	310,373 18	Other liabilities	76,776 94
Loans on personal security	112,772 14		
Interest accrued	12,784 30		
Furniture, fixtures, etc.	3,000 00		
Due from banks and bankers	1,936 04		
Money on hand	185,482 20		
Other assets	13,928 26		
Total resources	\$996,099 19	Total liabilities	\$996,099 19

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the amount paid in coin is \$541,100. The total number of shares of stock issued is 10,000; the amount paid upon each share of stock is \$50, and 822 shares fully paid up.

The names of the Directors, and number of shares of stock held by each, are as follows:

Hen Lewelling	668 shares.	Thos. McConnell	94 shares.
J. Cressey	45 shares.	Uriah Wood	216 shares.
D. Logan	2,020 shares.	H. M. LaRue	25 shares.
C. Merrifield	47 shares.	I. C. Steele	70 shares.
H. Gardiner	53 shares.	Seneca Ewer	100 shares.
E. Tynan	25 shares.		

Total number of shares held by the Directors is 3,363 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$2,014 50
San Mateo	5,263 34
San Jose	1,810 50
San Diego	7,138 62
San Bernardino	8,976 29
Total	21,914 20
Total	\$47,117 45

GRANGERS' BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount.
Contra Costa	\$40,000
Solano	17,000
Tulare	2,000
Fresno	1,000
Colusa	28,000
Butte	1,000
San Francisco	1,000
Sonoma	12,000
Tehama	5,000
Stanislaus	9,000
Alameda	3,000
Total	\$124,000

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market
Bank stock, etc.	\$210,000 00	\$107,072 70	\$210,000

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount.
Warehouse receipts, wheat, barley, and wool	\$17,000
General merchandise and other collaterals	13,000
Totals	\$310,000

"OTHER ASSETS."

Description.	Amount.
Stamped checks	\$

19. BANK OF GILROY.

[Incorporated June 5, 1871.]

A. WHITEHURST, President.

GEORGE E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,578 51	Capital paid in coin	\$68,000 00
County warrants	3,384 77	Due depositors	146,742 28
Loans on real estate	30,271 10	Dividends unpaid	4,972 12
Loans on personal security	109,386 57	Dividend No. 21	3,412 50
Interest accrued	7,839 31		
Furniture, fixtures, etc.	1,800 00		
Due from banks and bankers	52,877 47		
Money on hand	12,989 17		
Total resources	\$223,126 90	Total liabilities	\$223,126 90

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360; the amount paid upon each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. Steuben	182½ shares.	L. A. Whitehurst	144 shares.
H. Ellis	200 shares.	M. Lennon	40 shares.
David Wood	155 shares.		
Total number of shares held by the Directors is	721½ shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$3,978 51	\$4,000 00
San Francisco	600 00	600 00
Totals	\$4,578 51	\$4,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$30,271 10	\$53,000 00

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
County warrants	\$3,384 77	\$3,384 77

20. BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

H. M. WILSON, President.

JONAS BLOOM, Ca

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$13,930 47	Capital paid in coin	\$85,600
Loans on real estate	65,974 00	Surplus—Reserve fund	20,000
Loans on stocks and bonds	100 00	Due depositors	117,700
Loans on other securities (grain, etc.)	25,000 67	Other liabilities	
Loans on personal security	72,983 23		
Interest accrued	6,220 38		
Furniture, fixtures, etc.	3,000 00		
Due from banks and bankers	11,303 80		
Money on hand	6,554 42		
Checks and other cash items	2,674 82		
Other assets	15,664 34		
Total resources	\$223,406 13	Total liabilities	\$223,406 13

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount in coin is \$85,600. The total number of shares of stock issued is 856; the amount paid each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jonas Bloom	135 shares.	Wm. Mulligan	1
S. G. Caldwell	4 shares.	H. M. Wilson	418
J. D. Hassett	87 shares.		
Total number of shares held by the Directors is			268

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$3,374 86	\$3,374 86
Sonoma and Mendocino	10,555 61	10,555 61
Totals	\$13,930 47	\$13,930 47

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$63,474 00	\$102,983 23
Humboldt	2,500 00	10,555 61
Totals	\$65,974 00	\$113,538 84

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Russian Imperial Railroad bonds	\$486 50	\$100 00	\$100 00

BANK OF HEALDSBURG—Continued.

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Woolen mill mortgage on hops	\$1,425 34	\$4,000 00
Warehouse receipts for wool	600 00	750 00
Warehouse receipts for grain	21,600 00	23,000 00
Warehouse receipts for grain	1,259 33	1,500 00
Wool order	100 00	250 00
Wool order	16 00	16 00
Totals	\$25,000 67	\$29,516 00

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
60 acres bottom land, in litigation	\$9,828 05	\$10,000 00
Healdsburg Gas Works	5,741 89	5,741 89
5 shares Mt. Jackson Quicksilver Mine	94 40	94 40
Totals	\$15,664 34	\$15,836 29

21. BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

T. S. HAWKINS, President.

J. J. BOWEN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,026 65	Capital paid in coin	\$227,000
Real estate taken for debt	4,332 70	Due depositors	276,180
County warrants	5,112 04	Undivided profits	30,900
Loans on real estate	170,356 66		
Loans on stocks and bonds	6,000 00		
Loans on other securities (grain, etc.)	145,708 12		
Loans on personal security	145,455 10		
Furniture, fixtures, etc.	3,109 69		
Due from banks and bankers	27,216 48		
Money on hand	15,502 65		
Other assets	3,250 60		
Total resources	\$534,070 69	Total liabilities	\$534,070 69

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$227,000; the amount in coin is \$227,000. The total number of shares of stock issued is 2,270; the amount paid each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	300 shares.	Uriah Wood	285 shares.
N. C. Briggs	120 shares.	A. Riehl	50 shares.
Thomas Flint	25 shares.		
Total number of shares held by the Directors is	780 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito	\$4,332 70	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$170,356 66	\$227,180 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Stock of Bank of Hollister	\$7,500 00	\$6,000 00	\$8,000 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wheat, barley, and hay, in warehouse in Hollister, insured	\$145,708 12	\$194,000 00

22. HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

W. HENDERSON, President.

W. W. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$15,156 09	Capital paid in coin	\$60,000 00
Loans on real estate	39,205 06	Due depositors	81,661 35
Loans on stocks and bonds	6,000 00	Other liabilities	18,109 31
Loans on personal security	47,052 18		
Interest accrued	6,863 61		
Furniture, fixtures, etc.	1,500 00		
Due from banks and bankers	11,870 66		
Money on hand	30,540 75		
Other assets	1,582 31		
Total resources	\$159,770 66	Total liabilities	\$159,770 66

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount paid in coin is \$60,000. The total number of shares of stock issued is 2000; the amount paid upon each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Edward Everding	20 shares.	I. Cullberg	20 shares.
R. Jones	50 shares.	Thomas Walsh	200 shares.
H. Buhne	100 shares.	J. W. Henderson	100 shares.
J. Holt	150 shares.	W. W. Huntoon	160 shares.
S. Russ	120 shares.		
Total number of shares held by the Directors is	920 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$15,156 09	\$10,156 09

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$39,205 06	\$39,205 06

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
208 shares Humboldt County bank stock	\$20,800 00	\$6,000 00	\$8,300 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Shingles	\$698 00	\$1,000 00

HUMBOLDT COUNTY BANK—Continued.

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Time drafts on San Francisco.....	\$944 45	\$944 45
School orders.....	116 42	116 42
Sundry accounts.....	521 44	521 44
Totals.....	\$1,582 31	\$1,582 31

23. KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

LOMON JEWETT, President.

CHAS. W. FORE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$2,771 17	Capital paid in coin.....	\$53,000 00
Real estate taken for debt.....	34,324 99	Due depositors.....	131,837 18
County warrants.....	9,908 22	Due banks and bankers.....	5,223 40
Loans on real estate.....	27,463 00	Undivided profits.....	5,840 47
Loans on personal security.....	101,950 35		
Interest accrued.....	2,065 19		
Furniture, fixtures, etc.....	2,500 00		
Due from banks and bankers.....	2,535 99		
Money on hand.....	8,509 65		
Collections.....	3,612 12		
Other assets.....	260 37		
Total resources.....	\$195,901 05	Total liabilities.....	\$195,901 05

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the amount paid in coin is \$53,000. The total number of shares of stock issued is 500; the amount paid upon each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lomon Jewett.....	65 shares.	H. Hirshfield.....	2 shares.
Roper.....	10 shares.	A. Weil.....	3 shares.
Chas. W. Fore.....	132 shares.		
Total number of shares held by the Directors is.....			212 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern.....	\$34,324 99	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern.....	\$27,463 00	\$45,000 00

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
10 cords wood.....	\$260 37	\$400 00
Collections on banks and individuals.....	3,612 12	3,612 12
Totals.....	\$3,872 49	\$4,012 12

24. BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

FRANK D. TUNIS, President.

C. P. HASTINGS, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$43,740
Real estate taken for debt	29,101 02	Surplus—Reserve fund	59,650
County warrants	1,869 58	Due depositors	40,000
Loans on real estate	46,183 94	Due banks and bankers	5,140
Loans on other securities (grain, etc.)	11,827 19	Dividends unpaid	
Loans on personal security	12,065 23		
Interest accrued	5,916 85		
Furniture, fixtures, etc.	2,000 00		
Money on hand	12,773 50		
Other assets	17,864 82		
Total resources	\$148,602 13	Total liabilities	\$148,602

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the amount paid in coin is \$43,740. The total number of shares of stock issued is 437 ⁴⁸/₁₀₀; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings	385 ⁵ / ₁₀₀ shares.	F. D. Tunis	6 ⁴⁸ / ₁₀₀ shares.
A. Levy	11 ¹ / ₁₀₀ shares.	R. K. Nichols	3 ³⁰ / ₁₀₀ shares.
Charles Goodwin	10 ⁵⁰ / ₁₀₀ shares.	S. K. Welch	2 ¹⁰⁰ / ₁₀₀ shares.

Total number of shares held by the Directors is 421 ⁷⁰/₁₀₀ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake	\$29,101 02	\$31,740

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$46,183 94	\$90,000

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
County warrants	\$1,869 58	\$1,869 58	\$1,869

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Steamer Mamie Coghill	\$5,810 42	\$6,000
Trustee's account—sheep, horses, etc.	11,049 83	11,049
Wood account—wood bought and paid for	1,004 57	1,000
Totals	\$17,864 82	\$18,049

25. BANK OF LAPORTE.

[Incorporated October, 1871.]

DIXON BRABBAN, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$12,500 00
Loans on real estate	4,136 12	Surplus—Reserve fund	13,924 27
Loans on stocks and bonds	625 00	Due depositors	2,477 74
Loans on other securities (grain, etc.)	28,021 22	Due banks and bankers	32,406 27
Loans on personal security	16,817 35		
Furniture, fixtures, etc.	1,000 00		
Money on hand	7,633 84		
Checks and other cash items	74 75		
Total resources	\$61,308 28	Total liabilities	\$61,308 28

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the amount paid in is \$12,500. The total number of shares of stock issued is 500; the amount paid upon each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban	374 shares.	M. J. Brabban	1 share.
Brabban	125 shares.		

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Terra	\$1,500 00	\$6,000 00
umas	2,636 12	10,000 00
Totals	\$4,136 12	\$16,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Finishing stocks	\$310,000 00	\$625 00	\$2,500 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Jewelry and gold dust	\$4,215 96	\$5,000 00
Life and fire policies	12,231 01	25,500 00
Insolvent debts	1,094 59	1,800 00
Million in transit	10,479 66	17,350 00
Totals	\$28,021 22	\$49,650 00

26. LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May 24, 1874.]

J. S. SLAUSON, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$77,439 72	Capital paid in coin.....	\$100,000
United States bonds.....	1,351 25	Surplus—Reserve fund.....	205,000
Loans on real estate.....	219,771 07	Due depositors.....	269,980
Loans on stocks and bonds.....	54,607 00	Dividends unpaid.....	50
Loans on personal security.....	119,159 03	Undivided profits.....	30,375
Furniture, fixtures, etc.....	1,900 00		
Due from banks and bankers.....	59,291 98		
Money on hand.....	69,682 01		
Other assets.....	2,749 95		
Total resources.....	\$605,952 01	Total liabilities.....	\$605,952 01

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount in coin is \$100,000. The total number of shares of stock issued is 955½; the amount paid for each share of stock is \$100. The remaining shares belong to the bank and have never been issued.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jotham Bixby.....	50 shares.	George W. Prescott.....	100 shares.
A. W. Bowman.....	3½ shares.	J. S. Slauson.....	83 shares.
V. A. Hoover.....	6½ shares.	R. M. Widney.....	1½ shares.

Total number of shares held by the Directors is.....955½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$76,343 14	\$98,800
San Bernardino.....	1,096 58	1,500
Totals.....	\$77,439 72	\$100,300

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$209,371 07	\$444,730
San Bernardino.....	10,400 00	16,000
Totals.....	\$219,771 07	\$460,730

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Invested.
United States 4 per cent. bonds.....	\$1,351 25

LOS ANGELES COUNTY BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.
Railroad and other stocks.....	\$54,607 00	\$71,700 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
1000 sheep, and pasture range right.....	\$7,000 00	\$9,000 00

"OTHER ASSETS."

Description.	Amount on Books.
Loans on banks in the interior.....	\$2,608 75

27. BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

L. I. FISH, President.

W. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	5,319 44	Surplus—Reserve fund	41,300 00
County warrants	29,907 48	Due depositors	215,300 00
Loans on real estate	112,729 30	Other liabilities	9,300 00
Loans on warrants	380 00		
Loans on other securities (grain, etc.)	16,634 00		
Loans on personal security	103,162 99		
Interest accrued	14,477 14		
Furniture, fixtures, etc.	2,000 00		
Due from banks and bankers ..	60,352 96		
Money on hand	17,361 19		
Total resources	\$367,324 50	Total liabilities	\$367,324 50

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares.	H. M. Hale	100 shares.
B. Fernandez	100 shares.	W. M. Hale	100 shares.
S. Blum	108 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$5,319 44	\$8,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Contra Costa	\$112,729 30

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants	\$29,240 45	\$29,907 48	\$32,000 00

BANK OF MARTINEZ—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Contra Costa County warrants	\$453 66	\$380 00	\$465 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
5,124 cents of wheat in warehouse	\$16,634 00	\$23,820 00

28. MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$503 86	Capital paid in coin	\$30,000
County warrants	175 00	Surplus—Reserve fund	2,800
Loans on real estate	16,137 03	Due depositors	25,400
Loans on stocks and bonds	1,575 00	Due banks and bankers	10,630 45
Loans on personal security	32,385 86	Collections	15,400
Furniture, fixtures, etc.	782 97		
Other assets	32,609 60		
Total resources	\$84,169 32	Total liabilities	\$84,169 32

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the amount in coin is \$30,000. The total number of shares of stock issued is 1,500; the amount paid upon each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Heeser	4 shares.	Silas Coombs	25 shares.
Augustus Heeser	12 shares.	Ruel Stickney	1 share.
C. W. Denslow	25 shares.	Eugene Brown	1 share.
P. G. Palmstream	1 share.		

Total number of shares held by the Directors is 69 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$503 86	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$16,137 03	\$37,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Mendocino county warrants	\$175 00	\$175 00	\$175 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Mendocino Lumber Company	\$3,000 00	\$1,575 00	\$2,000 00

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Drafts on San Francisco	\$32,609 60	\$32,609 60

29. MERCED BANK.

[Incorporated April 2, 1875.]

AMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,000 00	Capital paid in coin	\$47,775 00
Real estate taken for debt	25,678 15	Surplus—Reserve fund	4,793 23
Loans on real estate	10,630 45	Due depositors	60,822 22
Loans on stocks and bonds	1,738 85		
Loans on warrants	1,769 50		
Loans on other securities (grain, etc.)	14,537 15		
Loans on personal security	35,166 22		
Interest accrued	1,639 61		
Furniture, fixtures, etc.	2,403 78		
Due from banks and bankers	4,607 18		
Money on hand	4,219 56		
Total resources	\$113,390 45	Total liabilities	\$113,390 45

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$63,700; the amount paid in coin is \$47,775. The total number of shares of stock issued is 637; the amount paid upon each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Ruddle	40 shares.	P. Carroll	20 shares.
Simon	40 shares.	Thomas Price	12 shares.
C. Bates	170 shares.	S. W. Ceis	14 shares.
Landram	24 shares.		
Total number of shares held by the Directors is			320 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$25,019 27	\$30,920 00
Merced	527 13	650 00
Totals	\$25,546 40	\$31,570 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$10,630 45	\$24,400 00

13^k

MERCED BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
8 shares Merced Bank stock	\$600 00	\$395 68	\$1,050 00
14 shares Merced Bank stock and others	1,050 00	1,083 17	1,083 17
Mining stocks	600 09		
Soldiers' additional homesteads	1,300 00		
24 shares Farmers' Canal Company	2,400 00		
Merced County warrants	2,069 50	1,769 50	\$7,800 00
Totals	\$8,019 50	\$3,508 35	\$17,800 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat stored	\$7,015 70	\$9,000 00
Warehouse receipts for wheat stored	5,588 68	6,000 00
Warehouse receipts for wheat stored	310 17	310 17
Acceptance Paymaster Central Pacific Railroad	150 00	150 00
Acceptance Farmers' Canal Company	1,472 60	1,472 60
Totals	\$14,537 15	\$17,932 77

30. MODESTO BANK.

[Incorporated October 28, 1878.]

L. CRESSEY, President.

ROBERT McHENRY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$150,000 00
Real estate taken for debt	4,437 24	Surplus—Reserve fund	5,718 10
County warrants	8,818 13	Due depositors	182,988 20
Loans on real estate	155,265 76	Due banks and bankers	17,614 26
Loans on stocks and bonds	3,300 00	Undivided profits	46,554 01
Loans on other securities (grain, etc.)	39,251 93		
Loans on personal security	147,062 65		
Interest accrued	25,265 89		
Furniture, fixtures, etc.	2,000 00		
Money from banks and bankers	2,633 69		
Money on hand	9,388 63		
Checks and other cash items	1,450 65		
Total resources	\$402,874 57	Total liabilities	\$402,874 57

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the amount paid in coin is \$150,000. The total number of shares of stock issued is 2,500; the amount paid upon each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Cressey	400 shares.	William Enslin	132 shares.
Robert McHenry	376 shares.	W. B. Wood	50 shares.
B. Beard	157 shares.	Caleb Dorsey	12 shares.
Mac Perkins	135 shares.		
Total number of shares held by the Directors is			1,262 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sanislaus	\$3,060 48	\$3,400 00
Glenn	1,376 76	1,375 00
Totals	\$4,437 14	\$4,775 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sanislaus	\$152,210 76	\$300,000 00
Meriposa	1,700 00	2,000 00
Columne	1,355 00	2,500 00
Totals	\$155,265 76	\$304,500 00

MODESTO BANK—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants.....	\$8,574 52	\$8,818 13	\$8,818 13

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
55 shares Modesto Bank stock.....	\$3,300 00	\$3,300 00	\$3,300 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Market Value.
Loaned on grain stored in warehouse in name of Modesto Bank..	\$39,251 93	\$39,251 93

31. MONO COUNTY BANK—BODIE.

[Incorporated October 10, 1877.]

BERT BARTON, President.

H. F. HASTINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,750 00	Capital paid in coin.....	\$20,000 00
County warrants.....	732 80	Surplus—Reserve fund.....	10,289 61
Loans on real estate.....	2,000 00	Due depositors.....	69,604 25
Loans on stocks and bonds.....	31,632 07	Other liabilities.....	6,584 35
Loans on personal security.....	19,019 07		
Furniture, fixtures, etc.....	2,375 00		
Money from banks and bankers.....	4,324 27		
Money on hand.....	37,050 37		
Other assets.....	3,594 63		
Total resources.....	\$106,478 21	Total liabilities.....	\$106,478 21

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$20,000. The total number of shares of stock issued is 200; the amount paid in each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Bert Barton.....	3 shares.	H. F. Hastings.....	2 shares.
Liam S. Hopkins.....	115 shares.	E. L. Benedict.....	2 shares.

Total number of shares held by the Directors is 122 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono.....	\$2,000 00	\$2,875 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Mining and other stocks.....	\$31,632 07	\$31,632 07	\$60,000 00
Dry accounts.....			

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Platinum, gold bars.....	\$3,514 38	\$3,514 38
Internal Revenue stamps.....	80 25	80 25
Totals.....	\$3,594 63	\$3,594 63

32. BANK OF NAPA.

[Incorporated September 14, 1871.]

LEWIS LEWTON, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$16,000 00	Capital paid in coin.....	\$186,300 00
Real estate taken for debt.....	150,149 55	Surplus—Reserve fund.....	96,500 00
Miscellaneous bonds.....	14,000 00	Due depositors.....	107,200 00
County warrants.....	8 50	Due banks and bankers.....	21,600 00
Loans on real estate.....	127,945 59	Dividends unpaid.....	1,100 00
Loans on stocks.....	1,559 58	Other liabilities.....	400 00
Loans on other securities (grain, etc.).....	3,346 08		
Loans on personal security.....	58,605 16		
Interest accrued.....	13,014 54		
Due from banks and bankers.....	492 49		
Money on hand.....	13,873 65		
Other assets, overdrafts.....	14,248 69		
Total resources.....	\$413,243 83	Total liabilities.....	\$413,243 83

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the amount in coin is \$186,300. The total number of shares of stock issued is 1,863; the amount paid each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Lewton.....	178 shares.	S. M. Chapman.....	42 shares.
Charles Derby.....	11 shares.	D. Smith.....	10 shares.
M. Shaw.....	5 shares.	L. Evans.....	30 shares.
J. M. Mansfield.....	30 shares.	W. A. Trubody.....	22 shares.
James Breece.....	50 shares.	S. E. Holden.....	9 shares.
William H. Gibbs.....	5 shares.	James H. Arnitt.....	25 shares.
W. L. Maynard.....	10 shares.	E. W. Robinson.....	10 shares.
Charles M. Robinson.....	30 shares.	E. T. Shephard.....	12 shares.
S. Ewer.....	10 shares.		
Total number of shares held by the Directors is.....	489 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa.....	\$60,065 48	\$53,600 00
Lake.....	6,638 42	10,000 00
Fresno.....	1,920 00	2,000 00
San Francisco.....	81,525 65	82,000 00
Totals.....	\$150,149 55	\$147,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa.....	\$115,220 59	\$175,000 00
Frio County, Texas.....	12,725 00	50,000 00
Totals.....	\$127,945 59	\$225,000 00

BANK OF NAPA—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Napa County railroad bonds, paying 4½ per cent.	\$14,000 00	\$14,000 00	\$14,000 00
County warrants.....	8 50	8 50	8 50
Totals.....	\$14,008 50	\$14,008 50	\$14,008 50

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
shares Napa bank stock.....	\$4,700 00	\$1,559 58	\$5,170 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Life insurance policy.....	\$1,346 08	\$5,000 00
Four mill machinery, mortgage.....	2,000 00	3,500 00
Totals.....	\$3,346 08	\$8,500 00

33. NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

J. C. FLOOD, President.

J. S. ANGUS, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$500,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	48,668 20	Surplus—Reserve fund	4,000,000 00
United States bonds	3,000,000 00	Due depositors	4,474,000 00
Miscellaneous bonds	108,406 20	Due banks and bankers	1,794,000 00
Loans on real estate	142,640 39	Undivided profits—\$598,187 17	} 698,930 00
Loans on stocks and bonds	390,584 66	Ap'ned for taxes— 76,858 26	
Loans on warrants	32,593 46	Exchange account 23,889 85	
Loans on other securities (grain, etc.)	1,155,697 01		
Loans on personal security	1,045,465 82		
Due from banks and bankers	5,534,884 05		
Money on hand	915,415 06		
Checks and other cash items	1,044,507 49		
Other assets	46,167 47		
Total resources	\$13,965,029 81	Total liabilities	\$13,965,029 81

DETAILS.

The amount of capital stock \$3,000,000; the amount subscribed is \$3,000,000; the amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. C. Flood	7,625 shares.	George L. Brander	250 shares.
J. W. Mackey	7,125 shares.	Maria Coleman	3,563 shares.
J. G. Fair	7,625 shares.	Kate M. Macdonough	2,969 shares.
J. L. Flood	250 shares.	Joseph Macdonough	593 shares.

Total number of shares held by the Directors is 30,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Bonds.
San Francisco	\$48,668 20

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$75,000 00
Alameda	10,000 00
Santa Cruz	57,584 66
San Mateo	
Total	\$142,640 39

NEVADA BANK OF SAN FRANCISCO—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
United States 5's, 1881, continued at 3½ per cent.	\$3,000,000 00	\$3,000,000 00
San Francisco County bonds	114,000 00	108,406 20
Total	\$3,114,000 00	\$3,108,406 20

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Loaned.
United States bonds, and sundry corporations	\$390,584 66

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.
Real estate in warehouse	\$388,665 20
Real estate in warehouse	145,924 78
Real estate in warehouse	96,018 86
United States contract, and certificates of deposit land surveys	487,477 93
Loans on lading	24,000 00
Other securities	13,610 24
Total	\$1,155,697 01

"OTHER ASSETS."

Description.	Amount on Books.
Stamped check books	\$1,546 67
Bonds in suspense	44,620 80
Total	\$46,167 47

34. PACIFIC BANK—SAN FRANCISCO.

[Incorporated February 4, 1863.]

R. H. McDONALD, President.

L. VESARIA, Acting Ca

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	12,825 35	Surplus—Reserve fund	460,000 00
United States bonds	629,507 60	Due depositors	1,953,000 00
Miscellaneous stocks	15,121 55	Due banks and bankers	337,000 00
Loans on real estate	127,185 00	Dividends unpaid	
Loans on stocks and bonds	193,809 90		
Loans on other securities (grain, etc.)	348,773 84		
Loans on personal security	1,115,231 46		
Due from banks and bankers	515,336 57		
Money on hand	557,083 01		
Checks and other cash items	75,282 29		
Other assets	11,942 52		
Total resources	\$3,752,099 09	Total liabilities	\$3,752,099 09

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,725 shares.	L. Vesaria	20 shares.
W. T. Wallace	1,080 shares.	C. Waterhouse	20 shares.
H. Mabury	326 shares.	Mrs. N. M. Lineken	20 shares.
C. T. Ryland	50 shares.	C. W. Breyfogle	50 shares.
F. V. McDonald	20 shares.		

Total number of shares held by the Directors is 6,311 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$11,104 50	\$11,104 50
Alameda	1,720 85	1,720 85
Totals	\$12,825 35	\$12,825 35

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$13,500 00	\$27,000 00
Contra Costa	2,700 00	6,000 00
Los Angeles	3,700 00	7,000 00
Marin	2,000 00	4,000 00
Monterey	1,400 00	5,000 00
San Francisco	80,385 00	180,000 00
San Mateo	5,000 00	11,000 00
Solano	7,000 00	14,000 00
Coos, Oregon	5,500 00	15,000 00
King, Washington Territory	6,000 00	20,000 00
Totals	\$127,185 00	\$289,000 00

PACIFIC BANK—Continued.

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
Shares San Francisco Dry Dock stock		\$5,425 00
Shares Visitation Land Association stock		6,250 00
Shares Sausalito Land and Ferry stock		1,625 30
Shares Willow Land Association		1,821 25
United States bonds, 5 per cent. extended, at 3½ per cent.	\$622,500 00	629,507 60
Totals		\$644,629 15

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Loaned.	Market Value.
Bank stock	\$38,750 00	\$79,000 00
Montgomery Avenue bonds	2,250 00	6,000 00
Alameda Gas stock	7,000 00	12,000 00
Nador Canal and Mining stock	2,200 00	5,250 00
Alameda Water and Mining stock	35,000 00	40,000 00
San Francisco Gas stock	500 00	550 00
Visitation Land stock	3,000 00	5,000 00
Central Gas stock	15,000 00	3,000 00
Chesapeake and Ohio Railroad bonds	3,000 00	8,000 00
Alameda Central Railroad bonds	100 00	1,000 00
Pacific Mutual Life Insurance stock	16,800 62	25,000 00
United States bonds	550 00	600 00
Life Deposit stock	2,390 00	4,000 00
Alameda Powder Company stock	24,400 00	42,000 00
Alameda Giant Powder Company stock	1,800 00	3,000 00
Alameda Manufacturing Company stock	6,500 00	7,500 00
United Carriage Company stock	2,000 00	2,500 00
California Paint Company stock	17,000 00	25,000 00
Alameda Mills Land and Lumber Company stock	5,000 00	6,500 00
Miscellaneous mining stock	10,569 28	10,569 28
Totals	\$193,809 90	\$286,469 28

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, miscellaneous merchandise	\$19,295 00	\$35,000 00
Warehouse and shipping receipts, grain and flour	264,218 34	353,000 00
Wills lading, miscellaneous merchandise	7,700 00	15,000 00
Life insurance policies	16,379 50	30,000 00
Silver coin	41,181 00	45,600 00
Totals	\$348,773 84	\$478,600 00

"OTHER ASSETS."

Description.	Amount on Books.
Collection account	\$11,692 52
Check books	250 00
Total	\$11,942 52

35. PETALUMA SAVINGS BANK.

[Incorporated August 30, 1870.]

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	8,750 00	Surplus—Reserve fund	31,500 00
Miscellaneous bonds	7,000 00	Due depositors	233,430 00
Loans on real estate	178,798 00	Due banks and bankers	4,630 00
Loans on stocks and bonds	3,831 00	Dividends unpaid	50 00
Loans on other securities (grain, etc.)	1,250 00		
Loans on personal security	124,765 60		
Furniture, fixtures, etc.	1,500 00		
Due from banks and bankers	5,467 23		
Money on hand	16,074 04		
Other assets	16,699 17		
Total resources	\$369,635 04	Total liabilities	\$369,635 04

DETAILS.

The amount of capital stock in \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	200 shares.	L. D. Towne	5 shares.
J. M. Bowles	110 shares.	L. F. Carpenter	20 shares.
F. T. Maynard	31 shares.	W. Zartman	10 shares.
J. H. Crane	5 shares.	A. Luckey	45 shares.
B. F. Tuttle	5 shares.		
Total number of shares held by the Directors is			431 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In	Cost on Books.	Market Value.
Sonoma and Monterey	\$8,750 00	\$8,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$165,230 00
Marin	3,000 00
San Luis Obispo	7,000 00
Mendocino	2,000 00
Alameda	1,500 00
Total	\$178,730 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Colusa County school district bonds bearing interest at 1 per cent.	\$7,000 00	\$7,000 00	\$7,000 00

PETALUMA SAVINGS BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
1 shares Petaluma savings bank stock	\$4,100 00	\$3,231 00	\$5,125 00
10 shares bank Santa Rosa stock	1,000 00	600 00	1,000 00
Totals	\$5,100 00	\$3,831 00	\$6,125 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Mortgage as security signed over	\$1,100 00	\$2,000 00
Life policy for \$5,000	150 00	
Totals	\$1,250 00	\$2,000 00

"OTHER ASSETS."

Description.	Amount on Books.
Overdraft secured by personal security and charged on open account	\$16,699 17

36. SACRAMENTO BANK.

[Incorporated January 28, 1875.]

C. H. SWIFT, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$22,371 88	Capital paid in coin	\$150,000 00
Real estate taken for debt	37,423 72	Surplus—Reserve fund	47,299 71
County warrants	517 45	Due depositors	1,729 71
Loans on real estate	1,829,193 71	Dividends unpaid	31,600 00
Loans on other securities (grain, etc.)	7,585 05	Undivided profits, interest, etc.	2,000 00
Due from banks and bankers	38,266 73	Attorney fees	60,000 00
Money on hand	85,428 28	Taxes, etc.	
Total resources	\$2,020,786 82	Total liabilities	\$2,020,786 82

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the amount in coin is \$150,000. The total number of shares of stock issued is 5,000; the amount paid each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. H. Swift	970 shares.	P. Scheld	500 shares.
F. Birdsall	670 shares.	W. P. Coleman	600 shares.
F. R. Dray	170 shares.		

Total number of shares held by the Directors is 2,910 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$9,967 33	\$10,000 00
Butte	15,032 44	15,000 00
Sutter	540 41	500 00
Yuba	10,030 75	11,000 00
Solano	1,022 79	1,000 00
Alameda	830 00	800 00
Totals	\$37,423 72	\$38,000 00

SACRAMENTO BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$225,984 79	\$320,000 00
Yuba	369,791 97	520,000 00
Placer	106,823 41	150,000 00
Colusa	27,866 96	40,000 00
Butte	49,450 00	70,000 00
San Joaquin	113,090 10	159,000 00
Yuba	87,901 00	124,000 00
Shasta	129,078 04	179,000 00
Colusa	41,500 00	59,000 00
Butte	25,367 10	36,000 00
Placer	26,120 19	37,000 00
Colusa	18,000 00	26,000 00
Yuba	503,359 00	705,000 00
Sanislaus	59,526 75	84,000 00
Colusa	26,000 00	37,000 00
Butte	9,300 00	13,400 00
Placer	2,834 40	4,000 00
Yuba	500 00	1,000 00
San Joaquin County, Nevada	1,200 00	2,500 00
Walla Walla, Washington Territory	5,500 00	11,000 00
Matilla, Oregon		
Totals	\$1,829,193 71	\$2,577,900 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Sacramento County warrants	\$517 45	\$517 45	\$517 45

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$5,945 05	\$7,500 00
Machinery, bank book, and library	1,640 00	2,000 00
Totals	\$7,585 05	\$9,500 00

37. SALINAS CITY BANK.

[Incorporated May 10, 1873.]

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	22,880 23	Due depositors	278,517 51
United States bonds	152,220 88	Other liabilities	
County warrants	18,589 80		
Loans on real estate	126,062 43		
Loans on stocks and bonds	13,479 47		
Loans on other securities (grain, etc.)	19,052 70		
Loans on personal security	101,065 48		
Furniture, fixtures, etc.	2,300 00		
Due from banks and bankers	31,478 70		
Money on hand	15,728 77		
Checks and other cash items	41 09		
Other assets	13,800 00		
Total resources	\$529,699 55	Total liabilities	\$529,699 55

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	400 shares.	Wm. Vanderhurst	500 shares.
A. B. Jackson	100 shares.	J. H. McDougall	500 shares.
Thos. Rea	150 shares.		

Total number of shares held by the Directors is 750 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$1,000 00	\$1,000 00
Monterey	21,880 23	21,880 23
Totals	\$22,880 23	\$22,880 23

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$126,062 43	\$150,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States bonds, extended 5s	\$150,000 00	\$152,220 88	\$152,220 88
Monterey county and school warrants	18,589 80	18,589 80	18,589 80
Totals	\$168,589 80	\$170,810 68	\$170,810 68

SALINAS CITY BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$25,000 00	\$13,479 47	\$27,500 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Grain receipts	\$19,052 70	\$25,000 00

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Chattel mortgages	\$2,300 00	\$3,000 00
Crop mortgages	11,500 00	
Totals	\$13,800 00	\$3,000 00

38. BANK OF SANTA CLARA COUNTY—SANTA CLARA

[Incorporated May 1, 1875.]

JAMES P. PEIRCE, President.

C. C. HAYWARD, Cash.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$104,219 00	Capital paid in coin.....	\$105,000
Loans on stocks and bonds.....	46,261 00	Surplus—Reserve fund.....	34,14
Loans on warrants.....	3,225 76	Due depositors.....	195,72
Loans on other securities (grain, etc.).....	44,696 00	Undivided profits.....	10,71
Loans on personal security.....	48,719 57		
Interest accrued.....	6,368 46		
Furniture, fixtures, etc.....	175 00		
Due from banks and bankers.....	66,970 57		
Money on hand.....	24,966 47		
Total resources.....	\$345,601 83	Total liabilities.....	\$345,601

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the amount paid in coin is \$105,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. C. Bradbury.....	100 shares.	S. I. Jamison.....	25 shares.
J. H. Dibble.....	138 shares.	W. B. Kingsbury.....	40 shares.
J. Eberhardt.....	100 shares.	H. M. Leonard.....	360 shares.
F. C. Frank.....	350 shares.	James P. Peirce.....	517 shares.
R. K. Ham.....	600 shares.	J. A. Wilcox.....	50 shares.
W. D. Hudson.....	50 shares.		
Total number of shares held by the Directors is.....	2,330 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$93,219 00	\$170,000
Monterey.....	11,000 00	30,000
Totals.....	\$104,219 00	\$200,000

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$32,050 00	\$32,050 00	\$45,000
Black Bear mining stock.....	7,000 00	7,000 00	10,000
Mining stock—miscellaneous.....	7,211 00	7,211 00	15,000
Totals.....	\$46,261 00	\$46,261 00	\$70,000

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Hay and grain, and warehouse receipts.....	\$38,461 00	\$50,000
Notes hypothecated.....	6,235 00	10,000
Totals.....	\$44,696 00	\$60,000

39. BANK OF SANTA CRUZ COUNTY.

[Incorporated August 10, 1875.]

ALBERT AUSTIN, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises—one half.....	\$6,000 00	Capital paid in coin.....	\$80,000 00
Real estate taken for debt.....	40,046 34	Surplus—Reserve fund.....	3,100 00
United States bonds.....	30,907 50	Due depositors.....	107,059 28
County warrants.....	7,374 01	Due banks and bankers.....	3,244 44
Miscellaneous stocks.....	518 00	Other liabilities.....	4,291 10
Loans on real estate.....	13,012 10		
Loans on stocks and bonds.....	550 00		
Loans on personal security.....	46,366 21		
Interest accrued.....	3,300 00		
Furniture, fixtures, etc.....	1,500 00		
Due from banks and bankers.....	14,883 53		
Money on hand.....	27,187 13		
Checks and other cash items.....	6,050 00		
Total resources.....	\$197,694 82	Total liabilities.....	\$197,694 82

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Austin.....	65 shares.	F. H. Runge.....	75 shares.
C. Brazier.....	110 shares.	L. Schwartz.....	12 shares.
Wm. Dyer.....	22½ shares.	I. L. Thurber.....	10 shares.
E. S. Green.....	162 shares.		
Total number of shares held by the Directors is.....	456½ shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$1,020 00	\$1,020 00
Santa Cruz.....	39,026 00	40,000 00
Totals.....	\$40,046 00	\$41,020 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara.....	\$326 94	\$326 94
Santa Cruz.....	11,885 16	28,000 00
Monterey.....	800 00	800 00
Totals.....	\$13,112 10	\$29,126 94

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Bank stock.....	\$518 00	\$518 00	\$518 00

BANK OF SANTA CRUZ COUNTY—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$800 00	\$550 00	\$300 00

40. SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

I. LEACH, President.

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,688 05	Capital paid in coin	\$132,150 00
Loans on real estate	127,938 00	Surplus—Reserve fund	29,399 18
Loans on stocks and bonds	10,666 00	Due depositors	184,689 67
Loans on other securities (grain, etc.)	1,805 00	Other liabilities	1,937 80
Loans on personal security	139,101 41		
Interest accrued	10,283 74		
Furniture, fixtures, etc.	2,700 00		
Due from banks and bankers ..	5,696 67		
Money on hand	47,733 48		
Other assets	564 30		
Total resources	\$348,176 65	Total liabilities	\$348,176 65

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the amount paid in coin is \$132,150. The total number of shares of stock issued is 2,643; the amount paid upon each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow	181 shares.	W. B. Johnson	50 shares.
John C. White	109 shares.	J. J. Stevenson	50 shares.
F. B. Claiborne	20 shares.	C. I. Leach	100 shares.
E. C. Sargent	50 shares.	W. L. Dudley	97 shares.
Cornelius Swain	70 shares.		
Total number of shares held by the Directors is		727 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$178 56	\$400 00
Fresno	1,509 49	1,509 49
Totals	\$1,688 05	\$1,909 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$83,700 00	\$197,800 00
Stanislaus	19,900 00	27,600 00
Modoc and Lassen	24,338 00	30,000 00
Totals	\$127,938 00	\$255,400 00

SAN JOAQUIN VALLEY BANK—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
177 shares San Joaquin Valley Bank.....	\$8,850 00	\$3,475 00	\$9,200 00
25 shares Building and Loan Society.....	2,500 00	2,750 00	2,750 00
200 shares Modesto Lumber Company.....	10,000 00	4,441 00	10,000 00
Totals.....	\$21,350 00	\$10,666 00	\$21,950 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Wheat.....	\$1,400 00	\$1,975 00
Silverware, watches, etc.....	405 00	405 00
Totals.....	\$1,805 00	\$2,380 00

"OTHER ASSETS."

Description.	Amount on Books.	Market Value.
Account in litigation.....	\$495 55	\$495 55
Suspense account.....	68 75	68 75
Totals.....	\$564 30	\$564 30

41. BANK OF SAN JOSE.

[Incorporated January 31, 1868.]

E. BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$120,000 00	Capital paid in coin.....	\$218,125 00
Real estate taken for debt.....	18,322 30	Surplus—Reserve fund.....	100,000 00
United States bonds.....	200 00	Due depositors.....	620,611 15
Miscellaneous bonds.....	10,000 00	Due banks and bankers.....	15,602 36
County and State warrants.....	23,143 99	Dividends unpaid.....	2,275 00
Miscellaneous stocks.....	5,100 00	Undivided profits.....	34,802 03
Loans on real estate.....	249,895 64	Other liabilities.....	2,656 41
Loans on stocks and bonds.....	83,300 00		
Loans on other securities (grain, etc.).....	5,400 00		
Loans on personal security.....	149,557 92		
Interest accrued.....	10,756 15		
Furniture, fixtures, etc.....	3,000 00		
Due from banks and bankers.....	178,499 40		
Money on hand.....	136,816 55		
Checks and other cash items.....	80 00		
Total resources.....	\$994,071 95	Total liabilities.....	\$994,071 95

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$218,125; the amount paid in coin is \$218,125. The total number of shares of stock issued is 436½; the amount paid upon each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Beans.....	170 shares.	C. T. Park.....	6 shares.
Pfeister.....	25 shares.		
Total number of shares held by the Directors is.....		201 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$18,322 30	\$24,025 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$249,895 64	\$464,075 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
San Luis Obispo county bonds.....	\$10,000 00	\$10,000 00	\$10,500 00
United States 4 per cent. bonds.....	200 00	200 00	240 00
San José Woolen Mill stock.....	8,500 00	5,100 00	5,525 00
Totals.....	\$18,700 00	\$15,300 00	\$16,265 00

BANK OF SAN JOSÉ—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent. bonds.....	\$20,000 00	\$10,000 00	\$24,000 00
Spring Valley Water stock.....	75,000 00	60,000 00	86,250 00
Bank stock.....	20,000 00	13,300 00	25,000 00
Totals.....	\$115,000 00	\$83,300 00	\$135,250 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Grain in store.....	\$4,400 00	\$11,400 00
Bank pass book.....	1,000 00	1,000 00
Totals.....	\$5,400 00	\$12,400 00

42. BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$20,000 00	Capital paid in coin.....	\$88,050 00
Real estate taken for debt.....	60,594 73	Surplus—Reserve fund.....	62,809 75
County warrants.....	225 34	Due depositors.....	238,837 99
Miscellaneous stocks.....	2,300 00		
Loans on real estate.....	93,847 16		
Loans on personal security.....	96,353 74		
Interest accrued.....	38,707 33		
Loans from banks and bankers.....	55,891 89		
Cash on hand.....	20,187 54		
Other assets.....	1,590 01		
Total resources.....	\$389,697 74	Total liabilities.....	\$389,697 74

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$88,050; the amount paid in coin is \$88,050. The total number of shares of stock issued is 880½; the amount paid in each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. Andrews.....	250 shares.	D. W. James.....	32½ shares.
Lowe.....	23½ shares.	W. E. Stewart.....	10 shares.
George Steele.....	12½ shares.		
Total number of shares held by the Directors is.....			328½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$78,440 68	\$60,594 73

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$93,397 16	\$93,397 16
Monterey.....	450 00	450 00
Totals.....	\$93,847 16	\$93,847 16

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
San Luis water stock.....	\$2,500 00	\$2,675 00	\$23,000 00
County warrants.....	225 34	225 34	225 34
Totals.....	\$2,725 34	\$2,900 34	\$23,225 34

43. SANTA ROSA BANK.

[Incorporated August 20, 1870.]

E. T. FARMER, President.

W. B. ATTERBURY, Cashier.

Resources.	Amount.	Liabilities	Amount.
Bank premises	\$10,581 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	46,403 80	Surplus—Reserve fund	63,051 49
County bonds	5,500 00	Due depositors	200,000 00
Loans on real estate	264,359 07	Due banks and bankers	13,000 00
Loans on other securities (grain, etc.)	98,925 06	Other liabilities	1,282 02
Loans on personal security	77,523 49		
Interest accrued	23,472 65		
Due from banks and bankers	24,330 68		
Money on hand	25,786 34		
Other assets	9,065 02		
Total resources	\$585,947 26	Total liabilities	\$585,947 26

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000; the amount paid for each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John A. Paxton	100 shares.	James H. Laughlin	100 shares.
D. Burris	350 shares.	J. S. Taylor	100 shares.
E. T. Farmer	152 shares.	W. E. McConnell	20 shares.
Thomas Hopper	440 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on hand.
Sonoma	\$34,000 00
Mendocino	10,000 00
Total	\$44,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$244,158 03	\$370,000 00
Mendocino	20,201 04	31,000 00
Totals	\$264,359 07	\$401,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
Sonoma County bonds	\$5,000 00	\$5,000 00
Mendocino County bonds	500 00	500 00
Totals	\$5,500 00	\$5,500 00

SANTA ROSA BANK—Continued.

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in store	\$60,873 57	\$120,000 00
Merchandise, lumber, etc.	38,051 49	60,000 00
Totals	\$98,925 06	\$180,000 00

"OTHER ASSETS."

Description.	Amount on Books.
Expense account	\$3,041 48
Assets—State, county, and Internal Revenue	6,023 54
Total	\$9,065 02

44. SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

A. P. OVERTON, President.

GEORGE P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,629 25	Capital paid in coin.....	\$149,950 00
Real estate taken for debt.....	13,252 33	Surplus—Reserve fund.....	13,252 33
County warrants.....	631 37	Due depositors.....	116,652 70
Loans on real estate.....	116,652 70	Due banks and bankers.....	11,910 30
Loans on stocks and bonds.....	11,910 30	Other liabilities.....	99,309 59
Loans on personal security.....	99,309 59		3,124 93
Furniture, fixtures, etc.....	3,124 93		4,193 55
Due from banks and bankers.....	4,193 55		72,016 86
Money on hand.....	72,016 86		133 93
Other assets.....	133 93		
Total resources.....	\$331,854 81	Total liabilities.....	\$331,854 81

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$149,950; the amount paid in coin is \$149,950. The total number of shares of stock issued is 1,499; the amount paid for each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton.....	110 shares.	Daniel Brown.....	50 shares.
W. S. M. Wright.....	88 shares.	John Walker.....	50 shares.
Henry Wise.....	40 shares.	John M. Laughlin.....	50 shares.
M. Doyle.....	120 shares.		

Total number of shares held by the Directors is..... 478 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$13,252 33	\$13,252 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$116,652 70	\$200,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
Mendocino County warrants.....	\$631 37	\$631 37	\$631 37

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$24,900 00	\$11,910 30	\$24,900 00

45. BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

WILLIAM HILL, President.

I. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$19,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	7,359 25	Surplus—Reserve fund.....	21,946 35
Loans on real estate.....	251,386 15	Due depositors.....	213,586 72
Loans on other securities (grain, etc.).....	33,800 00	Due banks and bankers.....	2,942 56
Loans on personal security.....	160,998 30	Dividends unpaid.....	25 00
Furniture, fixtures, etc.....	3,940 00		
Due from banks and bankers.....	23,962 85		
Money on hand.....	37,254 85		
Stocks and other cash items.....	799 03		
Total resources.....	\$538,500 43	Total liabilities.....	\$538,500 43

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Hill.....	330 shares.	E. Newburgh.....	157 shares.
Denman.....	300 shares.	John Moffet.....	120 shares.
Dutton.....	330 shares.		

Total number of shares held by the Directors is..... 1,237 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$7,359 25	\$8,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$142,476 65	\$320,435 00
Marin.....	15,710 50	44,380 00
Mendocino.....	5,000 00	11,000 00
Emboldt.....	54,200 00	101,370 00
Petaluma.....	34,000 00	90,000 00
Totals.....	\$251,387 15	\$567,185 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Mortgage against Meigs, in favor of Brown, assigned to us on property in Seattle, W. T.....	\$33,800 00	\$200,000 00

46. SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$10,867 99	Capital paid in coin	\$53,100 00
Loans on real estate	41,000 00	Due depositors	29,000 00
Loans on personal security	38,188 19	Due banks and bankers	20,000 00
Interest accrued	3,000 00	Undivided profits	20,000 00
Furniture, fixtures, etc.	1,014 00	Other liabilities	1,014 00
Money on hand	5,485 95		
Checks and other cash items	132 50		
Total resources	\$99,688 63	Total liabilities	\$99,688 63

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$53,100; the amount paid in coin is \$53,100. The total number of shares of stock issued is 531; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	270 shares.	F. Duehring	100 shares.
Thos. Hopper	51 shares.	F. Clewe	40 shares.
A. F. Haraszthy	10 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$10,867 99	\$10,867 99

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount.
Napa	\$3,000 00
Sonoma	38,188 19
Total	\$41,188 19

47. BANK OF STOCKTON.

[Incorporated February 3, 1868.]

T. K. REID, President.

R. W. TULLY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$7,403 17	Capital paid in coin	\$174,100 00
United States bonds	101,206 25	Surplus—Reserve fund	14,988 39
Miscellaneous stocks	636 75	Due depositors	41,098 97
Loans on real estate	29,000 00	Due banks and bankers	154,636 02
Loans on stocks and bonds	129,000 00	Other liabilities	226 78
Loans on personal security	88,059 00		
Interest accrued	9,200 00		
Money on hand	15,159 92		
Assets	5,385 07		
Total resources	\$385,050 16	Total liabilities	\$385,050 16

DETAILS.

The amount of capital stock is \$174,100; the amount subscribed is \$174,100; the amount paid in is \$174,100. The total number of shares of stock issued is 1,741; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. K. Reid	18½ shares.	Wm. S. Moss	106½ shares.
W. Trahern	22 shares.	R. W. Tully	1356 shares.
James M. Creaner	18½ shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$5,000 00	\$5,000 00
Stockton	2,403 17	2,500 00
Totals	\$7,403 17	\$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$29,000 00	\$45,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States extended 6 per cent. bonds	\$100,000 00	\$101,206 25	\$102,250 00
Bonds of this bank	636 75	636 75	636 75
Totals	\$100,636 75	\$101,843 00	\$102,886 75

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Bonds of this bank	\$136,000 00	\$129,000 00	\$136,000 00

48. BANK OF SUISUN.

[Incorporated February 7, 1876.]

R. D. ROBBINS, President.

WILLIAM WOLF,

Resources.	Amount.	Liabilities.	Amount.	
Real estate taken for debt -----	\$6,724 28	Capital paid in coin -----	\$100,000 00	
Loans on real estate -----	199,948 06	Surplus—Reserve fund -----	35,000 00	
Loans on personal security -----	74,779 47	Due depositors -----	274,781 36	
Interest accrued -----	22,079 67	Dividends unpaid -----	100,649 20	
Furniture, fixtures, etc. -----	3,007 05	Other liabilities -----	24,557 23	
Due from banks and bankers -----	62,149 54		Suspense account -----	1,000 00
Money on hand -----	19,838 38		Collections -----	800 00
Total resources -----	\$388,526 45	Total liabilities -----	\$596,787 79	

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins-----	490 shares.	W. H. Turner-----	
C. F. D. Hastings-----	180 shares.	John Woods-----	
E. P. Hilborn-----	20 shares.		

Total number of shares held by the Directors is-----

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano-----	\$6,724 28	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano-----	\$176,448 06	
Napa-----	6,000 00	
Contra Costa-----	14,000 00	
Colusa-----	3,500 00	
Totals-----	\$199,948 06	

49. BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

AS. CADWALADER, President.

W. B. CAHOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt-----	\$4,400 00	Capital paid in coin-----	\$160,000 00
County warrants-----	21,000 28	Surplus—Reserve fund-----	35,000 00
Loans on real estate-----	163,409 00	Due depositors-----	274,781 36
Loans on stocks and bonds-----	7,400 00	Due banks and bankers-----	100,649 20
Loans on personal security-----	353,858 51	Undivided profits-----	24,557 23
Furniture, fixtures, etc.-----	4,800 00	Suspense account-----	1,000 00
Money on hand-----	25,320 00	Collections-----	800 00
Other assets-----	16,600 00		
Total resources-----	\$596,787 79	Total liabilities-----	\$596,787 79

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount paid in coin is \$160,000. The total number of shares of stock issued is 2,000; the amount paid upon each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

As. Cadwalader-----	77 shares.	H. Kraft-----	70 shares.
Crane-----	278 shares.	W. B. Parker-----	30 shares.
Quel T. Montague-----	100 shares.		

Total number of shares held by the Directors is-----

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama-----	\$400 00	\$600 00
Seneca-----	4,000 00	4,000 00
Totals-----	\$4,400 00	\$4,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama-----	\$160,859 00	\$240,859 00
Seneca-----	2,550 00	5,000 00
Totals-----	\$163,409 00	\$245,859 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Stock of Tehama County-----	\$8,000 00	\$7,400 00	\$10,000 00

BANK OF TEHAMA COUNTY—Continued.

"OTHER ASSETS."

Description.	Amount on Books.	Market.
Real estate*	\$16,600 00	\$16,600 00

* Above is by purchase, situate in this town. Was not entered under head of "bank premises" reason that we are not occupying it.

50. BANK OF TOMALES.

[Incorporated June 30, 1875.]

WARREN DUTTON, President.

THOMAS J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,363 56	Capital paid in coin	\$60,000 00
Real estate taken for debt	4,488 32	Surplus—Reserve fund	50,000 00
Bounty warrants	3,964 73	Due depositors	71,250 48
Loans on real estate	97,629 37	Due banks and bankers	1,446 85
Loans on stocks and bonds	10,000 00	Undivided profits	3,353 13
Loans on personal security	41,816 72		
Due from banks and bankers	14,703 65		
Money on hand	5,462 58		
Checks and other cash items	2,621 53		
Total resources	\$186,050 46	Total liabilities	\$186,050 46

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the amount paid in coin is \$80,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	H. E. Lawrence	60 shares.
George W. Burbank	50 shares.	H. Hitchcock	50 shares.
John Griffin	50 shares.		
Total number of shares held by the Directors is		410 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tomales	\$1,453 32	\$1,700 00
Marin	3,435 00	4,500 00
Totals	\$4,888 32	\$6,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$50,055 37	\$80,000 00
Tomales	45,874 00	75,000 00
Endocino	1,250 00	2,000 00
Los Angeles	450 00	2,000 00
Totals	\$97,629 37	\$159,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Shares Bank of Tomales stock	\$7,300 00	\$10,000 00	\$8,468 00

51. BANK OF UKIAH.

[Incorporated January 10, 1874.]

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$206,000 00
Real estate taken for debt	10,084 67	Surplus—Reserve fund	33,816 31
County warrants	11,445 50	Due depositors	68,113 97
Loans on real estate	160,715 16	Due banks and bankers	10,200 00
Loans on personal security	82,911 34		
Money on hand	37,379 85		
Total resources	\$318,074 62	Total liabilities	\$318,074 62

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$206,000; the amount in coin is \$206,000. The total number of shares of stock issued is 2,060; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagermeyer	217 shares.	John P. Hoffman	65 shares.
John S. Reed	150 shares.	J. H. Seawell	29 shares.
R. McGarvey	100 shares.		

Total number of shares held by the Directors is 561 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$10,084 67	\$15,538 10

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Mendocino	\$150,715 16
Humboldt	10,000 00
Total	\$160,715 16

52. BANK OF VENTURA.

[Incorporated September 19, 1874.]

R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Real estate taken for debt	20,157 90	Surplus—Reserve fund	7,616 31
United States bonds	52,339 50	Due depositors	113,991 97
County warrants	128 97		
Loans on real estate	24,635 00		
Loans on other securities (grain, etc.)	6,414 60		
Loans on personal security	61,510 55		
Interest accrued	3,345 51		
Furniture, fixtures, etc.	2,000 00		
Due from banks and bankers	14,985 90		
Money on hand	14,502 25		
Other assets	8,588 10		
Total resources	\$211,608 28	Total liabilities	\$211,608 28

DETAILS.

The amount of capital stock is \$90,000; the amount subscribed is \$90,000; the amount paid in coin is \$90,000. The total number of shares of stock issued is 2,500; the amount paid upon each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. Bard	315 shares.	L. C. McKeeby	100 shares.
S. Blackburn	200 shares.	H. Clay	80 shares.
W. Chrisman	200 shares.	I. T. Saxby	100 shares.
Snodgrass	870 shares.		

Total number of shares held by the Directors is 1,865 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$20,157 90	\$20,157 90

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$24,635 00	\$24,635 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.
Government bonds 3½, continued 5s.	\$50,000 00	\$52,339 50

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Real estate in San Francisco subject to sale	\$6,414 60	\$8,000 00

53. BANK OF VISALIA.

[Incorporated August 31, 1874.]

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,600 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	18,421 63	Surplus—Reserve fund	8,770 00
United States bonds	47,093 74	Due depositors	284,100 00
County warrants	906 21	Interest and disc. \$9,385 17	
Loans on real estate	183,836 00	Less expense account 4,086 42	
Loans on stocks and bonds	4,000 00		5,200 00
Loans on personal security	187,068 18	Exchange	10 00
Interest accrued	13,422 00	Interest accrued	13,422 00
Furniture, fixtures, etc.	4,400 00		
Due from banks and bankers	11,043 39		
Money on hand	30,728 55		
Other assets	3,311 14		
Total resources	\$511,830 84	Total liabilities	\$511,830 84

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde	770 shares.	John Tuohy	60 shares.
C. Burrell	588 shares.	William Harland	60 shares.
T. Lindsey	23 shares.		
Total number of shares held by the Directors is		1,501 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$18,421 63	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$182,236 00	\$250,000 00
Fresno	1,600 00	3,000 00
Totals	\$183,836 00	\$253,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
City and county warrants	\$906 21	\$906 21	\$906 21
9 shares Visalia Railroad Company stock	900 00		
Totals	\$1,806 21	\$906 21	\$906 21

BANK OF VISALIA—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
9 shares Visalia Bank stock	\$6,000 00	\$4,000 00	\$6,000 00

54. WELLS, FARGO & CO.'S BANK—SAN FRANCISCO

[Incorporated February 5, 1866.]

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$124,238 68	Capital paid in coin.....	\$500,000 00
United States bonds.....	154,344 14	Surplus—Reserve fund.....	2,045,000 00
Miscellaneous stocks.....	37,950 00	Due depositors.....	1,919,000 00
Loans on real estate.....	177,713 10	Due banks and bankers.....	41,000 00
Loans on stocks and bonds.....	94,776 56	Other liabilities.....	30,000 00
Loans on other securities (grain, etc.).....	377,866 28		
Loans on personal security.....	1,495,530 11		
Bars.....	30,651 17		
Furniture, fixtures, etc.....	4,954 25		
Due from banks and bankers.....	21,607 09		
Money on hand.....	375,718 90		
Checks and other cash items, stamps.....	349 70		
Assets at other agencies:			
Carson.....	\$215,319 92		
Virginia City.....	62,904 46		
Salt Lake City.....	261,966 94		
New York City.....	1,100,657 81		
	1,640,849 13		
Total resources.....	\$4,536,549 11	Total liabilities.....	\$4,536,549 11

DETAILS.

The amount of capital stock is \$6,250,000; the amount subscribed is \$——; the amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500. The names of the Directors, and number of shares of stock held by each, are as follows:

Leland Stanford.....	386 shares.	Lloyd Tevis.....	100 shares.
Charles Crocker.....	2334 shares.	A. H. Barney.....	146 shares.
Charles F. Crocker.....	100 shares.	J. C. Fargo.....	55 shares.
George E. Gray.....	20 shares.	B. P. Cheney.....	400 shares.
Oliver Eldridge.....	10 shares.		
Total number of shares held by the Directors is.....	3,551 shares.		

REAL ESTATE TAKEN FOR DEBT.

Name of County.	Cost on Books.	Market Value.
San Francisco.....	\$49,323 22	\$60,000 00
Carson, Nevada.....	5,000 00	5,000 00
Salt Lake, Utah.....	24,000 00	30,000 00
Denver, Colorado.....	8,000 00	15,000 00
Chicago, Illinois.....	6,000 00	3,000 00
Silver City, Idaho.....	1,000 00	1,000 00
Santa Barbara.....	4,500 00	3,500 00
Alameda.....	16,415 46	20,000 00
Albuquerque, New Mexico.....	10,000 00	10,000 00
Totals.....	\$124,238 68	\$147,500 00

WELLS, FARGO & CO.'S BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda, California.....	\$17,645 96	\$20,000 00
State of Nevada.....	10,729 05	20,000 00
Stockton, California.....	58,158 81	65,000 00
St. Jones, California.....	3,808 84	6,000 00
State of Maine.....	10,027 33	15,000 00
San Jose, California.....	1,543 11	5,000 00
San Francisco.....	75,800 00	150,000 00
Totals.....	\$177,713 10	\$281,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States bonds.....	\$130,000 00	\$154,344 15	\$156,000 00
State deposit stock.....	206,000 00	37,950 00	92,700 00
Totals.....	\$336,000 00	\$192,294 15	\$248,700 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Loaned.	Market Value.
United States bonds.....	\$82,560 75	\$150,000 00
State deposit stock.....	12,215 81	20,000 00
Totals.....	\$94,776 56	\$170,000 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Wagon in warehouse at Stockton.....	\$5,000 00	\$5,000 00
Receipts for goods in warehouse at San Francisco.....	31,512 91	38,000 00
Totals.....	\$36,512 91	\$43,000 00

55. BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

CHAS. FORD, President.

J. N. BESSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,954 05	Capital paid in coin	\$140,000 00
Real estate taken for debt	44,425 98	Surplus—Reserve fund	16,000 00
United States bonds	76,663 75	Due depositors	211,797 72
County warrants	1,321 02	Undivided profits	8,594 10
Loans on real estate	108,797 72		
Loans on stocks and bonds	19,594 10		
Loans on other securities (grain, etc.)	21,076 10		
Loans on personal security	18,981 79		
Interest accrued	6,202 48		
Furniture, fixtures, etc.	2,129 90		
Due from banks and bankers ..	45,806 90		
Money on hand	14,921 01		
Checks and other cash items ..	2,008 16		
Total resources	\$374,882 96	Total liabilities	\$374,882 96

DETAILS.

The amount of capital stock is \$140,000; the amount subscribed is \$140,000; amount in coin is \$140,000. The total number of shares of stock issued is 400; the amount paid for each share of stock is \$350.

The names of the Directors, and numbers of shares of stock held by each, are as follows:

Chas. Ford	45 shares.	P. J. Kelley	20 shares.
G. M. Bockius	20 shares.	W. G. Hudson	15 shares.
John T. Porter	20 shares.	J. N. Besse	30 shares.
Thomas Snodgrass	15 shares.		

Total number of shares held by the Directors is 128 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$32,116 15	\$34,425 98
Santa Cruz	12,309 83	15,000 00
Totals	\$44,425 98	\$49,425 98

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$53,947 72	\$57,000 00
Monterey	54,850 00	90,000 00
Totals	\$108,797 72	\$147,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
United States bonds, continued 5 per cents	\$75,000 00	\$76,663 75	\$76,663 75

BANK OF WATSONVILLE—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Bank of Watsonville stock	\$26,000 00	\$9,594 10	\$26,000 00
Watsonville Mill and Lumber Company	20,000 00	10,000 00	20,000 00
Totals	\$46,000 00	\$19,594 10	\$46,000 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and flour stored	\$21,076 10	\$25,000 00

56. BANK OF WILLOWS.

[Incorporated September 2, 1880.]

N. D. RIDEOUT, President.

W. C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$50,000 00
Loans on other securities (grain, etc.)	84,455 61	Surplus—Reserve fund	123,500 00
Loans on personal security	48,588 93	Due depositors	33,301 00
Furniture, fixtures, etc.	2,000 00	Other liabilities	
Due from banks and bankers ..	19,114 33		
Money on hand	18,143 35		
Checks and other cash items ..	3,326 13		
Other assets	2,495 29		
Total resources	\$184,121 64	Total liabilities	\$184,121 64

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000; the amount paid upon each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	950 shares.	A. A. Jackson	200 shares.
N. A. Rideout	80 shares.	Wm. C. Murdock	200 shares.
Warren Green	180 shares.		

Total number of shares held by the Directors is

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$84,455 61	\$105,000 00

57. BANK OF WOODLAND.

[Incorporated November 16, 1868.]

C. W. BUSH, Cashier.

D. STEPHENS, President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,231 45	Capital paid in coin	\$450,000 00
Real estate purchased	4,262 30	Surplus—Reserve fund	13,500 00
United States bonds	220,375 00	Due depositors	566,067 05
County warrants	361 83	Undivided profits	33,301 00
Loans on real estate	335,549 16	Internal revenue tax	1,643 24
Loans on other securities (grain, etc.)	34,076 75		
Loans on personal security	137,417 24		
Interest accrued	33,301 00		
Furniture, fixtures, etc.	1,318 00		
Due from banks and bankers ..	116,136 66		
Money on hand	159,886 95		
Checks and other cash items ..	8,525 87		
Other assets	69 08		
Total resources	\$1,064,511 29	Total liabilities	\$1,064,511 29

DETAILS.

The amount of capital stock \$1,000,000; the amount subscribed is \$450,000; the amount paid in coin is \$450,000. The total number of shares of stock issued is 4,500; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Stephens	1898 shares.	J. Hollingsworth	202 shares.
D. Stephens	158 shares.	J. H. Harlan	67 shares.
S. Freeman	10 shares.	H. Fredrick	82 shares.
Nelson	121 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$332,944 40	\$600,000 00
San Joaquin	2,604 76	12,000 00
Totals	\$335,549 16	\$612,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Invested.	Market Value.
U. S. Gov. bonds, continued 5s	\$100,000 00	\$102,125 00	\$101,375 00
U. S. Gov. bonds, 4s. consolidated of 1907	100,000 00	118,250 00	120,000 00
Totals	\$200,000 00	\$220,375 00	\$221,375 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and grain bags	\$34,076 75	\$40,000 00

58. BRANCH OF THE ANGLO CALIFORNIAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated April 5, 1873.]

F. F. LOW,
I. STEINHART, } Managers.

P. N. LILIENTHAL, C.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$89,906 19	Due head office (London) ----	\$2,503 32
United States bonds -----	22,920 00	Due depositors -----	2,901 12
Miscellaneous bonds -----	25,000 00	Due banks and bankers (foreign) -----	276 00
Loans on real estate -----	195,036 67	Other liabilities -----	354 00
Loans on stocks and bonds -----	200,403 19		
Loans on other securities (grain, etc. -----	397,071 73		
Loans on personal security -----	2,491,259 30		
Furniture, fixtures, etc. -----	6,000 00		
Due from banks and bankers (foreign) -----	231,075 88		
Money on hand -----	1,800,293 36		
Other assets -----	408,707 30		
Due on letters of credit -----	468,402 43		
Total resources -----	\$6,036,076 05	Total liabilities -----	\$6,036,076 05

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the amount paid in coin is \$1,501,500. The total number of shares of stock issued is 29,970 common and 600 deferred; the amount paid upon each share of stock is £10 for common and £1 for deferred.

The names of the Directors are as follows: W. J. Schofield, E. H. Lushington, J. R. Seligman, J. Singleton.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount.
Los Angeles -----	\$98,000 00
San Bernardino -----	31,000 00
Nevada -----	5,000 00
San Francisco -----	60,000 00
Total -----	\$194,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount.
25,000 Salt Lake City bonds -----	\$25,000 00
United States 4 per cent. bonds -----	22,000 00
Total -----	\$47,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount.
Sundry stocks and bonds -----	\$200,000 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.
Loans of lading, warehouse receipts, chattel mortgages, and crude bullion -----	\$397,071 73

"OTHER ASSETS."

Description.	Amount on Books.
Reserve -----	\$116 07
Merchandise account -----	5,625 32
Specie in Honolulu -----	25,000 00
Gold bars on hand and in transit -----	357,385 43
Silver and sundry uncurrent coins -----	6,765 40
Remittances in transit -----	13,815 08
Total -----	\$408,707 30

59. BRANCH OF THE BANK OF BRITISH COLUMBIA—
FRANCISCO.

[Incorporated by Royal Charter, 1862.]

WALTER POWELL, Acting Manager.

S. C. ALEXANDER, Acting Accountant.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$1,999 08	Capital paid in coin (amount due head office).....	\$507,566 66
United States bonds.....	103,109 35	Due depositors.....	566,291 16
Loans on stocks and bonds.....	117,755 40	Due banks and bankers.....	29 16
Loans on other securities (grain, etc.).....	357,739 59		341,427 10
Loans on personal security.....	290,487 50		30,209 20
Due from banks and bankers.....	7,198 01		
Money on hand.....	204,915 14		
		Total resources.....	\$1,009,532 55
Total resources.....	\$1,083,204 07	Total liabilities.....	\$1,083,204 07

DETAILS.

The amount of capital stock is £500,000 sterling; the amount subscribed is £500,000 sterling; the amount paid in coin is £346,000.

The names of the Directors are as follows: Robert Gillespie, E. Colville, James Anderson, H. D. Harrison, H. E. Ransom, Sir John Rose.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost of Real Estate.
San Francisco.....	\$1,999 08

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Amount Loaned.	Market Value.
Railroad bonds.....	\$47,500 00	\$54,750 00
Water companies' shares.....	50,255 40	78,383 20
Miscellaneous.....	20,000 00	75,000 00
Totals.....	\$117,755 40	\$228,133 20

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse and bill of lading receipts for grain.....	\$357,739 59	\$440,000 00
Silver bullion, etc.....		

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[Incorporated in Great Britain, 1840.]

McKINLAY

Agent.

Loans on stocks and bonds.....	\$232,726 52	Due head office, London.....	\$557,366 48
Loans on other securities.....	299,401 48	Due depositors.....	449,484 73
Loans on personal security.....	105,739 09	Due banks and bankers.....	2,681 34
Loans from banks and bankers.....	29 16		
Money on hand.....	341,427 10		
Stocks and other cash items.....	30,209 20		
Total resources.....	\$1,009,532 55	Total liabilities.....	\$1,009,532 55

DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 66; the amount paid in coin is \$4,866,666 66. The total number of shares of stock issued is 20,000; the amount paid upon each share of stock is \$243 33. The names of the Directors are as follows: J. H. Brodie, J. J. Carter, H. R. Farrer, R. H. Hoare, E. A. Hoare, H. J. B. Kendall, I. I. Kingsford, F. Lubock, A. H. Phillpotts, J. M. Robinson.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
King Valley Water Works, gas company, and other private corporations, county and United States bonds.....	\$446,643 00	\$232,726 52	\$481,958 00

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for goods, bills of lading, etc.....	\$299,401 48	\$348,770 00

61. BRANCH OF THE LONDON AND SAN FRANCISCO BANK, LIMITED.

[Incorporated September 13, 1880.]

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$37,327 41	Am't due head office, London.....	\$2,591 18
Loans on real estate.....	100,971 39	Due depositors.....	1,887 38
Loans on stocks and bonds.....	168,039 93	Due banks and bankers.....	389 60
Loans on warrants.....	500 00	Dividends unpaid.....	60 34
Loans on other securities (grain, etc.).....	1,069,267 74	Undivided profits.....	
Loans on personal security.....	1,401,697 78		
Due from banks and bankers.....	651,823 61		
Money on hand.....	1,017,391 69		
Checks and other cash items.....	47,639 01		
Other assets.....	438,781 59		
Total resources.....	\$4,933,440 15	Total liabilities.....	\$4,933,440 15

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000 sterling; amount subscribed is £420,000; the amount paid in coin is £420,000. The total number of shares of stock issued is 60,000; the amount paid upon each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Babcock.....	150 shares.	R. D. Peebles.....	250 shares.
G. W. Campbell.....	150 shares.	F. Rodewald.....	2,400 shares.
E. H. Green.....	3,480 shares.	R. Ryrie.....	450 shares.
Hy. Goschen.....	250 shares.	R. Sulzback.....	1,200 shares.
Julius May.....	1,200 shares.	Baron H. de Stern.....	618 shares.
J. L. Morgan.....	1,000 shares.		
Total number of shares held by the Directors is.....	11,148 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$7,140 13	\$7,140 13
Santa Barbara.....	5,079 21	5,079 21
Sonoma.....	7,923 92	7,923 92
San Francisco.....	7,534 15	7,534 15
San Diego.....	9,650 00	9,650 00
Totals.....	\$37,327 41	\$37,327 41

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount.
San Francisco.....	\$227 28
Inyo.....	28 50
San Diego.....	17 50
Alameda.....	21 50
Santa Cruz.....	6 00
Ketsap, Washington Territory.....	
Totals.....	\$100 00

BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED)—Continued.

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class of Stocks and Bonds.	Par Value.	Amount Loaned.	Market Value.
Mining stocks.....		\$16,499 93	\$50,693 50
Miscellaneous stocks.....		103,540 00	166,675 00
Bonds.....	\$48,000 00	48,000 00	48,900 00
Totals.....	\$48,000 00	\$168,039 93	\$266,268 50

AMOUNT LOANED ON "OTHER SECURITIES."

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse and in transit.....	\$226,516 35	\$250,595 76
Warehouse receipts.....	386,623 18	417,478 78
Bills of lading.....	230,496 27	248,603 71
Life policies.....	4,000 00	4,000 00
Assets books of German Savings Society.....	3,653 46	5,790 13
Deposits of other notes as collateral security.....	217,968 48	272,651 80
County warrants.....	500 00	800 00
Totals.....	\$1,069,767 74	\$1,199,920 18

"OTHER ASSETS."

Description.	Amount on Books.
undry creditors for drafts accepted by our head office, London, under our letters of credit, but not yet due.....	\$392,594 65
Expense of management from April 1 to June 30.....	20,235 38
Miscellaneous.....	25,951 56
Total.....	\$438,781 59

	45,500 00	1,813,431 57	500,081 82	587,029 55	83,040 00			30,738 29	10,880 86	421 79	3,071,123 88	500,000 00	204,000 00	2,350,868 88
		195,344 89	109,932 00	873,586 58	405,120 00			17,844 64	143,663 94	21,216 96	1,766,709 01	150,000 00		1,518,778 00
Banks	\$507,705 32	\$4,937,081 43	\$15,120,210 37	\$25,938,092 25	\$1,219,877 61	\$700 00		\$1,325,418 37	\$543,586 72	\$424,809 18	\$50,017,481 25	\$1,645,980 00	\$1,664,381 48	\$46,369,689 99
San José		\$110,797 68	\$272,984 25	\$399,454 27	\$10,800 00	\$20,690 95	\$135,242 19	\$48,012 85	\$74,915 04	\$43,339 99	\$1,116,247 22	\$300,000 00	\$125,540 42	\$679,097 30
	11,297 27	432 43	48,871 20	237,187 56	577 45	64,384 64	656 57	40,240 27	365,35 18	1,671 95	365,712 23	45,000 00	11,033 89	356,357 00
	79,954 71	140,234 88	488,470 55	933,665 25	286,500 00	21,948 11	109,419 42	40,454 29	95,602 22	24,823 74	452,449 78			395,246 00
San	6,000 00	37,612 49	31,733 75	136,072 04	12,985 63			56,613 20	129,225 39	117,090 19	2,363,121 70	475,000 00	28,500 00	1,828,742 92
		98,007 42	11,220 00	320,909 02				19,787 95	7,794 71	457,719 10	228,339 65	211,021 00	5,411 69	211,021 00
		37,612 49	31,733 75	136,072 04	12,985 63			5,144 92	8,825 60	238,374 43	238,374 43	20,000 00	1,800 00	215,472 00
		11,515 19	8,000 00	1,228,975 34	22,100 05	14,608 00		167,094 28	115,387 71	514,789 90	2,132,143 47	500,000 00	50,800 00	1,437,662 00
Bank	60,000 00	42,500 22	102,264 66	1,350,146 84	19,000 00			127,479 87	77,450 22	80,658 48	1,946,424 79	200,000 00	100,000 00	1,618,430 00
		19,540 24	1,000 00	38,638 00	800 00	4,489 00		19,057 65	80,541 26	129,586 02	293,652 17	188,000 00		97,067 00
Banks, as above	\$157,895 57	\$471,937 82	\$964,554 41	\$4,809,734 70	\$352,763 13	\$126,120 70	\$381,916 18	\$523,884 78	\$648,457 02	\$928,580 58	\$9,365,844 89	\$1,956,339 65	\$332,440 62	\$6,839,098 00
	507,705 32	4,937,081 43	15,120,210 37	25,938,092 25	1,219,877 61	700 00		1,325,418 37	543,586 72	424,809 18	50,017,481 25	1,645,980 00	1,664,381 48	46,369,689 99
Savings Banks	\$665,600 89	\$5,409,019 25	\$16,084,764 78	\$30,747,826 95	\$1,572,640 74	\$126,820 70	\$381,916 18	\$1,849,303 15	\$1,192,043 74	\$1,353,389 76	\$59,383,326 14	\$3,602,319 65	\$1,996,822 10	\$53,208,788 00

SEMI-ANNUAL TABULAR STATEMENT

Showing the financial condition of the Commercial Banks of California on the first day of July, 1882, as reported to the Bank Commissioners.

BANKS.	RESOURCES.										Totals of Assets and Liabilities.	LIABILITIES.		
	Bank Premises.	Real Estate Taken for Debt.	Invested in Stocks and Bonds.	Loans on Real Estate.	Loans on Stocks and Bonds.	Loans on other Securities.	Loans on Personal Security.	Money on Hand.	Due from Banks and Bankers.	Other Assets.		Capital Paid up.	Surplus.	Due Depositors.
		\$8,990 46	\$34,000 00	\$4,025 00		\$25 00	\$36,162 27	\$7,417 60	\$3,657 75	\$4,067 31	\$98,345 39	\$20,000 00	\$7,000 00	\$48,990 00
	\$12,994 41					3,214 00	6,542 00	7,245 40	17,035 76	2,817 96	49,849 53	30,000 00		19,824 00
	30,000 00	38,032 94	51,163 50	12,820 00	\$21,000 00	28,000 00	220,018 47	49,766 96	71,312 37	7,987 64	530,161 88	250,000 00	31,392 18	248,709 00
	250,000 00	813,125 14	628,481 71	203,137 56	1,210,555 11	1,080,637 80	3,463,079 98	3,261,256 71	3,347,133 45	58,534 96	14,315,042 42	3,000,000 00	1,357,392 17	9,888,378 00
San Antonio	13,000 00		26,418 75	151,151 57	50,000 00	6,881 35	50,267 62	102,278 25	24,699 79	5,594 70	232,840 36	50,000 00		129,436 00
							131,625 23	26,203 38		8,307 44	363,587 72	100,000 00	30,000 00	152,927 00
	5,000 00	4,300 00		25,035 37	660 00	2,895 00	29,267 33	19,587 80	42,578 17	21,703 37	151,027 04	30,000 00	7,981 21	112,633 00
	21,000 00	19,881 07		400,210 05	300 00	305,879 77	214,275 83	23,610 95	31,345 11	59,781 27	1,076,234 05	500,000 00		477,853 00
				55,356 69	33,795 58	25,628 66	174,081 12	36,653 68	11,830 27	48,905 27	386,251 27	50,000 00	8,500 00	310,875 00
	7,500 00	36,413 03		120,182 49			103,386 32	8,324 50	134,699 82	18,291 07	428,797 23	205,710 00	22,486 43	190,177 00
San Bernardino	3,644 43	2,936 80		16,325 50	11,215 66		73,032 53	4,979 06		1,000 00	113,133 98	38,375 00		43,256 00
	4,167 57			20,200 00			41,207 65	20,357 07		8,632 31	151,751 99	21,650 00		130,101 00
San Bernardino	9,205 65	4,800 50		64,500 00			75,362 96	18,474 31	2,111 21	600 85	175,055 48	84,460 00	6,805 03	82,612 00
San Bernardino	16,500 00	12,140 68	251,771 75	141,176 06	33,250 00	392 51	682,430 79	377,197 29	60,145 41	8,529 58	1,583,534 07	200,000 00	250,130 00	1,081,853 00
San Bernardino	15,000 00	8,081 96		62,647 27		1,000 00	25,500 99	31,336 27	44,225 24	14,390 48	205,181 21	64,200 00	14,982 75	125,522 00
				15,575 00		10,075 00	20,998 66	18,156 10	18,130 22	2,774 13	85,709 11	30,000 00		55,203 00
				22,450 00		11,045 00	20,998 66	18,156 10	18,130 22	2,774 13	85,709 11	30,000 00		55,203 00
San Francisco	6,000 00			22,450 00		11,045 00	20,998 66	18,156 10	18,130 22	2,774 13	85,709 11	30,000 00		55,203 00
	77,200 00	47,117 45		124,432 92	107,072 70	310,373 18	112,772 14	185,482 20	1,936 04	29,712 56	996,099 19	541,100 00	21,178 05	354,265 00
		4,578 51		30,271 10			109,386 57	12,989 17	52,877 47	13,024 08	223,126 90	68,000 00		146,742 00
		13,930 47		66,974 00	100 00	25,000 67	72,983 23	6,554 42	11,303 80	27,559 54	223,406 13	85,600 00	20,015 56	117,768 00
	8,026 65	4,332 70		170,366 66	6,000 00	145,708 12	145,455 10	15,502 65	27,216 48	11,472 33	534,070 69	227,000 00		276,152 00
		15,156 00		39,205 06	6,000 00		47,052 18	30,540 75	11,870 66	9,945 92	159,770 66	60,000 00		81,661 00
	2,771 17	34,324 89		27,483 00			101,950 35	8,509 65	2,535 99	18,345 90	195,901 05	63,000 00		131,837 00
	9,000 00	29,101 02		46,183 94		11,827 19	12,065 23	12,773 50		27,651 25	148,602 13	43,740 00	69,652 45	40,013 00
	3,000 00	4,138 12		625 00	625 00	28,021 22	16,817 35	7,633 84		1,074 75	61,308 28	12,500 00	13,924 27	2,477 00
		77,439 72	1,351 25	219,771 07	54,807 00		119,169 03	69,682 01	59,291 98	4,649 95	605,952 01	100,000 00	205,000 00	269,982 00
	5,000 00	5,519 44		112,729 30		17,014 00	103,162 99	17,361 19	60,352 96	46,384 62	367,324 50	100,000 00	41,527 67	215,832 00
		503 86		16,137 03	1,575 00		32,385 86			33,567 57	84,169 32	30,000 00	2,667 08	25,440 00
	11,000 00	25,078 15		10,630 45	3,608 35	14,537 15	35,166 22	4,219 56	4,607 18	4,043 39	113,390 45	47,775 00	4,793 23	60,822 00
	4,000 00	4,437 24		156,265 76	3,300 00	39,251 93	147,062 65	9,388 63	2,633 69	37,534 67	402,874 57	150,000 00	5,718 10	182,988 00
	5,750 00			2,000 00	31,632 07		19,019 07	37,050 37	4,324 27	6,702 43	106,478 21	20,000 00	10,289 61	69,604 00
	16,000 00	150,149 55	14,000 00	127,945 59	1,559 58	3,346 08	58,605 16	13,873 65	492 49	27,271 73	413,243 83	186,300 00	96,508 79	107,239 00
	500,000 00	48,688 20	3,108,406 20	142,640 39	390,584 66	1,188,290 47	1,045,485 82	915,411 06	5,534,884 05	1,090,674 96	13,965,029 81	3,000,000 00	4,000,000 00	4,474,046 00
	160,000 00	12,825 35	644,629 15	127,185 00	193,809 90	348,778 84	1,115,231 46	557,083 01	515,236 57	87,224 81	3,752,099 09	1,000,000 00	460,800 70	1,953,672 00
	5,500 00	8,750 00	7,000 00	178,798 00	3,831 00		124,765 60	16,074 04	5,467 23	18,199 17	369,635 04	100,000 00	31,517 45	233,432 00
	22,731 88	37,423 72		1,829,193 71		7,585 05		85,428 28		517 45	2,020,786 82	150,000 00	47,204 93	1,729,000 00
	13,000 00	22,880 23	152,220 88	126,062 43	13,479 47	19,052 70	101,065 48	15,728 77	31,478 70	34,730 89	529,699 55	200,000 00		278,271 00
				104,219 00	46,261 00	47,921 76	48,719 67	24,966 47	66,970 57	6,543 46	345,601 83	105,000 00		195,738 00
	6,000 00	40,046 34	31,425 50	13,012 10	550 00		46,368 21	27,187 13	14,883 53	18,224 01	197,694 82	80,000 00		107,059 00
		1,688 05		127,938 00	10,666 00	1,805 00	139,101 41	47,733 48	5,696 67	13,549 04	348,176 65	132,150 00	29,399 18	184,689 00
San Francisco	120,000 00	18,322 30	15,300 00	249,895 64	83,300 00	5,400 00	149,557 92	136,816 55	178,499 40	36,980 14	994,071 95	218,125 00	100,000 00	620,611 00
	20,000 00	60,594 73	2,300 00	93,847 16			96,353 74	20,187 54	55,891 89	40,522 68	398,697 74	88,500 00	62,809 75	238,837 00
	10,581 15	46,403 80	5,500 00	264,359 07		98,925 06	77,523 49	25,786 34	24,330 68	32,537 67	585,947 26	300,000 00	63,907 44	206,809 00
	10,629 25	13,252 33		116,552 70	11,910 30		99,309 69	72,016 88	4,193 55	3,890 23	331,854 81	149,950 00	15,458 69	165,882 00
San Francisco	19,000 00	7,359 25		251,386 15		33,800 00	160,998 30	37,254 85	23,962 85	4,739 03	538,500 43	300,000 00	21,946 35	213,586 00
				41,000 00			38,188 19	5,485 95		4,146 50	59,688 69	53,100 00		22,518 00
		7,403 17	101,843 00	29,000 00			88,059 00	15,159 92		14,580 07	385,056 16	174,100 00	14,888 39	41,098 00
		6,734 28		199,048 06		129,000 00	74,779 47	19,838 38		69,149 54	388,504 45	100,000 00		20,000 00

INDEX.

INDEX.

	PAGE.
REPORT TO GOVERNOR GEORGE C. PERKINS	3
APPENDIX—	
Amounts paid for annual license to June 30, 1882	9
REPORTS OF SAVINGS BANKS, JULY 1, 1882—	
California Savings and Loan Society	13
Commercial and Savings Bank of San José	15
French Savings and Loan Society	17
German Savings and Loan Society	18
Hibernia Savings and Loan Society	20
Humboldt Savings and Loan Society	21
Bank of Mendocino	23
Merced Security Savings Bank	24
Oakland Bank of Savings	26
People's Savings Bank—Sacramento	28
Santa Cruz Bank of Savings and Loan	29
San Francisco Savings Union	30
Savings and Loan Society—San Francisco	32
Security Savings Bank—San Francisco	34
Stockton Savings and Loan Society	36
Union Savings Bank—Oakland	38
Vallejo Savings and Commercial Bank	40
SUSPENDED SAVINGS BANKS—	
Masonic Savings and Loan Bank—San Francisco	45
Farmers' and Mechanics' Bank of Savings—San Francisco	46
French Savings and Loan Society—San Francisco	48
Odd Fellows' Savings Bank—San Francisco	50
Capital Savings Bank—Sacramento	52
Marysville Savings Bank	54
REPORTS OF COMMERCIAL BANKS, JULY 1, 1882—	
Bank of Anaheim	57
Bank of Benicia	59
Bank of Butte County—Chico	60
Bank of California	62
Bank of Chico	64

REPORTS OF COMMERCIAL BANKS—Continued.

California State Bank	
Citizens' Bank	
Colusa County Bank	
Consolidated Bank of San Diego	
Bank of Dixon	
Farmers' Bank of Wheatland	
Farmers' Exchange Bank—San Bernardino	
Farmers' and Mechanics' Bank—Healdsburg	
Farmers' and Merchants' Bank—Los Angeles	
Farmers' Savings Bank—Lakeport	
Farmers' Bank of Fresno	
Fresno County Bank	
Grangers' Bank of California	
Bank of Gilroy	
Bank of Healdsburg	
Bank of Hollister	
Humboldt County Bank	
Kern Valley Bank	
Bank of Lake	
Bank of La Porte	
Los Angeles County Bank	
Bank of Martinez	
Mendocino Discount Bank	
Merced Bank	
Modesto Bank	
Mono County Bank	
Bank of Napa	
Nevada Bank of San Francisco	
Pacific Bank	
Petaluma Savings Bank	
Sacramento Bank	
Salinas City Bank	
Santa Clara County Bank	
Santa Cruz County Bank	
San Joaquin Valley Bank	
Bank of San José	
Bank of San Luis Obispo	
Santa Rosa Bank	
Savings Bank of Santa Rosa	
Sonoma County, Bank of	
Sonoma Valley Bank	
Bank of Stockton	
Bank of Suisun	
Tehama County, Bank of	
Bank of Tomales	
Bank of Ukiah	
Bank of Ventura	
Bank of Visalia	
Wells, Fargo & Co.'s Bank—San Francisco	
Bank of Watsonville	

REPORTS OF COMMERCIAL BANKS—Continued.

	PAGE.
Bank of Willows	140
Bank of Woodland	141
Anglo-Californian Bank (Limited)	142
Bank of British Columbia	144
Bank of British North America	145
London and San Francisco Bank (Limited)	146

REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

HIS EXCELLENCY, THE GOVERNOR,

JULY 1, 1883.



SACRAMENTO:

STATE OFFICE..... JAMES J. AYERS, SUPT. STATE PRINTING.

1883.

REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }
SAN FRANCISCO, June 30, 1883. }

To his Excellency GEORGE STONEMAN, Governor of the State of California:

SIR: The following report of this Commission, as required by law, respectfully submitted for your consideration. Our last, or fifth annual, report was submitted to the Legislature in January of the present year, and contained all the general business of the office and the examinations made by the Board for the year ending January 1, 1883.

This report contains the several examinations of the banks by the Commission, and as reported to the Attorney-General, during the six months ending July 1, 1883; also, the semi-annual statements of the banks, showing their actual financial condition on the morning of that day, and a tabular statement compiled therefrom by the Board, with the amount that has been paid by each bank for its annual license, all of which will be found in the Appendix.

NUMBER OF BANKS.

There are now incorporated, and in active operation, eighty-four banks, an increase of two banks within the past six months. Of the number under our supervision, there are now sixty-seven commercial and seventeen savings banks.

NEW BANKS.

The following named banks, with the amount of capital paid in to date, have organized since our last report was issued, and are now doing a general banking business: 1, Bank of Yolo, Woodland; capital, \$90,000. 2, Bank of Vacaville, Vacaville; capital, \$10,000. The semi-annual reports of these banks will be found in the Appendix.

ANNUAL LICENSE OF BANKS.

All the banks very promptly paid their assessment for their annual license, aggregating thirteen thousand four hundred (\$13,400) dollars, and that amount was duly transmitted to the State Treasurer, to meet the expenses of this Commission for the year ending June 30, 1884.

BANKS IN LIQUIDATION.

There are now the same number of banks in liquidation as was when our last report was issued. None have suspended or untararily retired since that time.

The following table will show to what extent each bank liquidated its liabilities due the depositors, since the date of suspension, and the amounts now due depositors, exclusive of "dividends unpaid," which have been declared but uncalled for by the depositors. The information herein contained being specially obtained from several banks:

Name.	Date of Suspension.	Amount due Depositors at date of suspension.	Dividends declared to date.	Amount due Depositors exclusive of dividends unpaid.	Amount of Dividends unpaid July 1, 1889.
Capital Savings Bank	January 2, 1880	\$1,430,606 00	80 per cent.	\$277,792 35	\$13,035 74
Farmers' and Merchants' Bank of Savings	September 3, 1878	373,674 70	60 per cent.	149,469 88	9,073 03
French Savings and Loan Society	September 18, 1878	5,693,140 00	58 per cent.	2,349,118 80	107,559 00
Marysville Savings Bank	November 8, 1881	443,214 65	50 per cent.	222,607 33	11,003 82
Masonic Savings and Loan Bank	August 20, 1878	1,150,897 80	75 per cent.	267,402 80	30,143 00
Odd Fellows' Savings Bank	February 5, 1879	2,117,120 71	55 per cent.	952,704 33	34,500 93
Totals		\$11,110,653 86		\$4,219,095 49	\$205,315 52

It will be noted that some of the above named banks have been nearly five years in process of liquidation. A great many complaints and inquiries are made to this Board by depositors of those institutions regarding the slow progress which they seem to make toward final settlement of their accounts. We are powerless under the law to afford relief, because all that we are allowed to do is to examine into their affairs and report their condition to the Attorney-General. As to our powers and duties over banks in liquidation we respectfully refer you to the opinion of the Attorney-General, hereinbefore contained.

Some provision of law, we think, should be made that would materially assist in a rapid settlement, within a reasonable time, of the liabilities due depositors by banks in liquidation. In most cases depositors not only lose a portion of the principal sum due them, but receive no interest upon their deposits during the period of settlement, regardless of the length of time that may continue. We found in our examinations that some of these banks were disposing of their real estate by sale, taking a portion of the purchase money in coin, and the balance by new note and mortgage, payable in from one to five years. That, we think, is a violation of law, for if allowed to continue they can prolong their final settlement to an indefinite period.

COMPARATIVE STATEMENT OF THE EIGHT LIVE SAVINGS BANKS OF SAN FRANCISCO.

The following table will show to what extent the aggregate of resources and liabilities of the eight (8) live savings banks of San Francisco have increased or decreased within the past year:

TABLE No. 1.

RESOURCES.	Eight Banks, July 1, 1882.	Eight Banks, July 1, 1883.	Increase.	Decrease.
Bank premises	\$507,705 32	\$507,705 32		
Real estate taken for debt	4,937,081 43	4,283,816 83		\$653,264 60
Invested in stocks, bonds, and warrants	15,120,210 37	17,149,549 04	\$2,029,338 67	
Loans on real estate	25,938,092 25	25,857,200 39		80,891 86
Loans on stocks, bonds, and warrants	1,219,877 61	4,005,590 94	2,785,713 33	
Loans on other securities	700 00	10,200 00	9,500 00	
Loans on personal securities				
Money on hand	1,325,418 37	1,021,503 50		303,914 87
Due from banks and bankers	543,586 72	229,440 63		314,146 09
Other assets	424,809 18	335,711 07		89,098 11
Total resources	\$50,017,481 25	\$53,400,717 72	\$4,824,552 00	\$1,441,300 00
LIABILITIES.				
Capital paid in coin	\$1,645,980 00	\$1,649,380 00	\$3,400 00	
Reserve fund	1,664,381 43	1,720,063 64	55,682 16	
Due depositors	46,369,689 91	49,737,968 24	3,368,278 33	
Other liabilities	337,429 86	293,305 84		\$44,124 02
Total liabilities	\$50,017,481 25	\$53,400,717 72	\$3,427,360 49	\$44,124 02

Net increase in resources \$3,368,278 33
Net increase in liabilities 3,368,278 33

The most gratifying feature of the above table is the increase in the amount due depositors, which, as will be seen, amounts to more than \$3,300,000 for the year. That is, we think, an indication of ready business prosperity, and the practice of thrift and economy on the part of depositors of savings institutions. Another good feature is the decrease in the item of real estate taken for debt, which amounts to over \$650,000. As real estate values are steadily increasing, the banks within the coming year will have a good opportunity to dispose of a great portion of their real estate taken under foreclosure, and doubtless without any loss to them.

The amount invested in stocks and bonds has increased over \$2,000,000, and the amount loaned upon the same character of assets has increased over \$2,700,000, while the loans upon real estate have increased over \$80,000. The available cash on hand has decreased over \$300,000 within the year, which we think is not as good a showing as the banks should make. We think it a safe rule for savings banks to carry at least five per cent of their deposits in coin on hand all times.

COMPARATIVE STATEMENT OF THE EIGHTY-FOUR BANKING INCORPORATIONS OF CALIFORNIA.

The following table shows the changes made in the aggregate items of resources and liabilities within the past year of all the incorporated banks of the State now in active operation, as shown by their semi-annual statements filed in this office on the dates mentioned therein:

TABLE No. 2.

RESOURCES.	Seventy-eight Banks, July 1, 1882.	Eighty-four Banks, July 1, 1883.	Increase.	Decrease.
Bank premises	\$2,232,036 40	\$3,023,240 09	\$791,203 69	
Real estate taken for debt	7,378,544 43	6,229,634 03		\$1,148,910 40
Invested in stocks, bonds, and warrants	21,900,371 95	22,287,820 92	387,448 97	
Loans on real estate	38,658,551 49	41,317,768 40	2,659,216 91	
Loans on stocks, bonds, and warrants	4,899,429 82	7,944,834 15	3,045,404 33	
Loans on other securities	6,590,103 09	5,038,641 37		1,551,461 72
Loans on personal securities	17,008,113 22	25,353,708 97	8,345,595 75	
Money on hand	12,382,162 19	9,518,866 27		2,863,295 92
Due from banks and bankers	12,995,252 99	15,421,688 20	2,426,435 21	
Other assets	6,299,034 28	3,907,865 80		2,391,168 48
Total resources	\$130,343,599 86	\$140,044,068 20	\$17,655,304 86	\$7,954,839 52
LIABILITIES.				
Capital paid in coin	\$24,193,750 67	\$27,804,700 69	\$3,610,950 02	
Reserve fund	11,364,022 45	12,330,817 31	966,794 86	
Due depositors	88,752,574 15	92,330,512 87	3,577,938 72	
Other liabilities	6,033,252 59	7,578,037 33	1,544,784 74	
Total liabilities	\$130,343,599 86	\$140,044,068 20	\$9,700,468 34	
Net increase in resources			\$9,700,468 34	
Net increase in liabilities				9,700,468 34

The net increase of liabilities, as seen above, amounts to more than \$9,700,000. Of that sum \$3,610,000 is in the increase of capital stock.

That increase of capital is derived as follows: From the eighty California banks, \$1,318,000, and from the four foreign banks, \$2,232,000, which is the increase in amounts due head office in London. The amount due depositors has increased over \$3,500,000, and by comparison of this item as shown in Table No. 1, it will be seen that seventy-six remaining banks, not included in that table, have increased in deposits to the amount of \$200,000 within the year.

The amount of reserve has increased over \$900,000, which of course lends that much additional strength to the financial institutions of the State, and without doubt is the best evidence of prosperous banking and good management.

While the cash on hand has decreased over \$2,800,000, the loans of all kinds have increased in amount about \$12,500,000, showing that the demand for money has been considerable.

We think it an excellent showing for the banks of the State, which exhibits a steady increase in their business.

GENERAL REMARKS.

LOANS ON BANK STOCK.

Some of the banks, especially the commercial banks, have been in the habit of loaning their funds to their officers or stockholders upon their own capital stock as collateral security. The law of other States prohibit the banks from making loans of that nature. We have in many cases recommended (and the banks have generally acceded to our request) a change of such security to something else. The banks that make loans of that character are liable to impair their capital, while at the same time they lessen their actual security to depositors; and we therefore recommend to all the banks that they discontinue that practice.

INDORSEMENTS ON NOTES.

There are a small number of banks that follow the practice of indorsing on their notes the amounts that are paid on account of principal or the interest. When we make an examination of their affairs we cannot know from the loans their actual condition; we are in such cases compelled to inspect each loan account upon the books, to know what amount is due, as well as to inform ourselves what date the interest is paid. If the indorsements were made on each note at the time of payment we could tell at a glance what was due, and to what date the interest is paid. We therefore present this important subject for the favorable consideration of the banks.

OPINION OF THE ATTORNEY-GENERAL.

We have received, after requesting the same, the following opinion of the Attorney-General upon two very important subjects.

First relates to banks in liquidation, and the other to dividends being paid by the banks from uncollected interest:

OFFICE OF THE ATTORNEY-GENERAL OF THE STATE OF CALIFORNIA,
SACRAMENTO, June 13, 1883.

E. FARNUM, President of the Board of Bank Commissioners:

MY DEAR SIR: Your letter on behalf of the Board of Bank Commissioners, dated May 23, 1883, was duly received. I have not sent the opinion requested because I desired to hear from the attorneys or other representatives of the institutions interested. I have not received any brief or argument from any of them; but I believe that a letter from a member of the Board contains the views of the banks. You ask my opinion upon two questions, which I give in the order in which the questions are put:

First—Have the Board of Bank Commissioners the lawful right to examine and report upon the condition and affairs of any and all State banks which are now in liquidation? (See Bank Act, March 30, 1878.)

I am of the opinion that Section 4 of Act of March 30, 1878, creating Bank Commissioners, gives the power to examine and report upon the affairs of banks which are in liquidation. There is nothing in the Act referred to, or in any other Act, or in any decision upon or construction of any Act which limits the power or varies the duty of the Bank Commissioners when the institutions therein named are in process of settlement or preparation for closing up their business. There are many reasons why special attention (as a matter of policy the question of power being affirmatively settled) should be given banks in liquidation.

Second—Is it legal and right for any bank, savings or otherwise, that is incorporated under the laws of California, to pay either its stockholders or depositors any dividends from uncollected interest?

The law upon which the question is to be answered is in Sections 309 and 573 of the Civil Code. Of course I have nothing to say as to policy, convenience, safety, or even justice. The question, so far as my opinion goes, is simply a question of construction. The language of the section referred to has not received judicial construction, but seems to me hardly to admit of doubt. Unpaid interest, no matter how secured, comes under no definition, either legal or popular, of "surplus profits." It may pass into that category upon collection, but not till then; and no dividend can be made except from "surplus profits." (Sec. 309, Civil Code.)

Section 573, Civil Code, is, to my mind, perfectly conclusive. "The directors * * * may * * * declare and pay dividends of so much of the profits of the corporation, and of the interest arising from the capital stock and deposits, as may be appropriated for that purpose." Now profits which have not been realized, and interest which has not been paid, can not be appropriated, and if cash on hand is paid out upon estimated profits and interest not collected, such payment constitutes an advance from the corporation making it, and creates a debt to be paid when the profits are realized or interest paid. But Section 573, Civil Code, provides, that the directors must not contract any debt or liability against the corporation, for any purpose whatever, except for deposits."

I am of the opinion that dividends upon uncollected interest cannot lawfully be paid.

Respectfully,

E. C. MARSHALL.

The banks have been duly notified by circular of the opinion of the Attorney-General upon the latter subject, with the request of this board that the law, as expressed therein, be properly enforced.

We further recommend that the banks that carry accrued interest account as an asset, close the same by proper credit, and hereafter collect their interest more promptly, as it becomes due and payable.

CONCLUSION.

The banks are, we think, in a good and prosperous condition, and we heartily extend our thanks for courtesies shown us by the officers thereof.

Respectfully submitted.

J. E. FARNUM,
J. M. LITCHFIELD,
W. F. WHITE,
Bank Commissioners.

SPECIAL REMARKS.

The opinion of the Attorney-General in relation to the lawfulness of any incorporated bank to pay dividends from uncollected interest has created, I regret to say, considerable dissatisfaction among the savings banks of San Francisco. They do not concur in opinion, as their construction of the law is different from that expressed by the Attorney-General.

It may not seem necessary to attempt any justification of the action of any member of this Commission for requesting said opinion. I think it proper that I should at this time present some views of your consideration touching such an important subject.

As stated in the opinion, the law that governs this question is found in Sections 309 and 573 of the Civil Code. The former section applies to "general corporations," and the latter section to "savings and loan corporations." The same rule is laid down in both sections that relate to the payment of dividends, and expressly states they can only be paid from "surplus profits" of the corporation. The disputed point, and in fact the whole question, seems to rest upon the true legal meaning of the words or phrase "surplus profits."

It is a duty devolving upon each and every member of this Commission, whenever in doubt about the law that governs any subject, and which directs us in our official action, to be properly informed thereon, so as to perform our duties in an intelligent manner. In this matter I have duly acted upon that theory because I believe the banks are violating the law. The opinion of the Attorney-General is to my mind not only correct upon the question at issue, but also a sound construction of the law.

In this connection it must be noted that the law applies alike to all incorporated banks of the State, both commercial and savings. For some time past some of the commercial and savings banks have been declaring dividends and paying a considerable portion of the same out of uncollected interest. That is, interest overdue and not paid to the bank by the party owing it, as well as interest accrued but which was earned at the date of declaring dividends, although not payable for months afterwards.

It is customary for savings banks to stipulate that the interest on loans made shall be payable monthly in advance; and with commercial banks, either in the same way or at the end of the month when the notes mature, which is from thirty to ninety days from the date thereof. It is also customary for most of the banks to pay dividends semi-annually. Hence, they have, as a general rule, months within which to collect the interest due them—sufficient, at least, to pay the dividends to depositors. When the interest is due for six months, or longer, as is often the case, unless it is secured, if upon real estate, that there is an exceptionally large margin, it is, we may say, a very uncertain profit, if such it may be termed, and should not be paid out before collected. If the interest is overdue that length of time upon personal loans—commercial paper—the bank in that case certainly runs a greater risk when

it out in the form of dividends, before it is collected, than when interest is overdue, but secured upon a pledge of real estate. It has not only been customary to pay dividends to depositors and stockholders in this way, by some of the banks, but they have, without doubt, placed a considerable portion of unpaid interest account to the credit of their reserve fund. The effect of that policy is to enhance the market value of their shares of capital stock, beyond what facts warrant, and gives to such shares a fictitious value. At the same time, it does an injustice to a purchaser thereafter, who buys an investment, perhaps permanent; for while he pays his money for the stock, in proportion to the whole capital and reserve, he is purchasing an interest, so to speak, in the "unpaid interest" account, which stands then as an asset of the bank, and which perhaps was largely taken to create the reserve fund at the time the dividends of the bank were declared.

It is, no doubt, a wise provision of law that restrains the financial institutions of the State from paying out as profits, in any form, any moneys not made and collected as such. To permit them to do so, in my judgment, result disastrously at some future time to the corporations that pursue such a course. The laws of some of the States do not permit it, and I contend the laws of this State do not. The National Bank Act, regulating associations formed under that act, provides, in Section 5204, U. S. Revised Statutes, that "no part of the capital of any bank or association shall ever be paid out in the form of dividends." Nor can any dividend be paid except "from net profits on hand, after deducting all losses or bad debts."

To pay dividends out of uncollected interest, or profits not on hand, which have not been paid in to the corporation and duly placed to the credit of some profit account, does impair the capital of such corporation, unless it has a sufficient reserve fund as an offset; and in that case, it reduces the latter account to the amount so paid in the form of dividends, and lessens the value of the stock of the bank accordingly. At the same time it lessens the security to depositors, and takes away that much desired strength from the corporation; because there can be nothing, we may say, that lends strength and gives confidence to the public in banking corporations with a large reserve fund.

Again, to pay dividends out of uncollected interest, and use the same on hand for that purpose, is to pay out a certain amount of money for something that is uncertain and perhaps worthless. Especially is that true where the interest is overdue upon loans made to individual borrowers, because the security, if any, may have to be given by the corporation, and when finally disposed of, the uncollected interest due upon the same at the time it was taken by the bank, but which has been paid out in dividends, may be lost altogether. It is not necessary to cite in detail a case in point, where the corporation was compelled to take the security under foreclosure, because the loans were not paid, and where a very large amount of uncollected interest due upon the same was paid out in dividends, which still stands as an additional debit or charge against the account of real estate taken for debt.

The laws of this State do not regulate the rate of nor the time when dividends shall be paid; that is left to the judgment and discretion of the directors or managers of banking corporations who control

that matter; but when the law says that dividends can only be from the "surplus profits" of the corporation (which I contend are profits actually collected, and that remains after paying expenses, if any, for the term), it does have the effect of not only limiting the amount, but also the rate to be paid. They can then pay out whatever surplus profit there is on hand, and must make their calculations to conform thereto.

While the laws of Massachusetts permit the savings banks to take into consideration, when dividends are declared, the interest actually accrued, yet the Bank Commissioners of that State recommend that they only pay out what has been actually collected; and were informed that the banks willingly acquiesce in that recommendation. They perceive the defect in the law, and recommend such action on the part of the banks as is beneficial to both the banks and their depositors.

Many of the banks of this State hold as an investment, United States Government bonds, which draw interest at the rate of three or four per cent per annum. The payment of interest upon them is more than reasonably certain when it becomes due. It is, however, though, I infer, be a very unsafe, if not dangerous custom, to anticipate that interest for either months or years in advance, and to pay the same out in dividends regardless of the supposed certainty of its payment. Yet that interest stands in the same relation to the corporation for the purposes of profit as interest that is overdue upon a loan but unpaid. In both cases the corporation anticipates the payment and of course expects it to be paid some time. I claim it would be unsafe to pay it out in either case before it is collected; also, the interest account should stand in the same relation to the corporation as an individual deposit. That is it should not be credited to the account until the money for the same is received therefor. In the meantime it should be added to the loans, and become a part of the principal, and thus be carried as an asset, the same should be credited either to "Interest in Suspense" account, or to "Undivided Profits" account. When collected, the proper debit should be made and then credited to "Interest Collected" account, and then only dividends be paid therefrom. The proper and safest way, I think, is to make effect collect the interest upon loans when it becomes due.

The payment of dividends to depositors is certainly a second consideration—at least it should be. What depositors most desire, without doubt, is to be certain that the amount deposited by them is safe and will be returned to them without loss or diminution.

There is, in my opinion, no trust more sacred, or deserves more careful protection, than that which is placed in the hands of those who manage the savings institutions of the State; who have the duty of keeping the millions belonging to those of the community who have no other means, can least afford to sustain any loss whatever. The laws which properly recognize that fact, and when they are once adopted, should be strictly enforced.

Banking corporations can only remain solvent, and possess the confidence of the public, when they pursue a conservative and prudent business course. They become prosperous by good management, while the banks of the State, generally, are now in that condition. It is certainly desirable that they should so continue. Losses

may occur, because it is incident to the business, yet it is well to guard against them as much as possible.

I hold that the position which I occupy is one of grave responsibility. When convinced that the law is being violated in any manner, especially in important matters, by any incorporated bank, I see only one course to pursue. That is laid down among certain powers and duties of this Commission, in Section 11 of the Bank Act of March 30, 1878, wherein it states, "if such Commissioners, on examination of the affairs of any corporation mentioned in this Act, shall find that any of said corporations or persons have been guilty of violating its charter or law, or is conducting business in an unsafe manner, they shall, by an order addressed to the corporation, require the discontinuance of such illegal and unsafe practices, and a conformity with the requirements of its *charter and of law*, and with safety and security in its transactions, etc."

That section has governed this Commission in this matter, and it has so far guided my action. There is not a member of this Board who desires to embarrass the action of any of the banks of the State. All that I desire is to see the laws enforced that govern them, and if the same are burdensome or unjust, they should be either modified or repealed. Some of the banks are anxious to have this question finally determined by judicial decision, and we are ready to assist at any time towards such a desirable end.

Respectfully submitted.

J. E. FARNUM,
Bank Commissioner.

APPENDIX.

STATEMENT

ALL MONIES RECEIVED BY THE BANK COMMISSIONERS FOR THE YEAR
ENDING JUNE 30, 1883.

total amount received for bank license to June 30, 1883.....	\$13,400 00
total amount paid into State Treasury July 3, 1883.....	13,400 00

J. E. FARNUM,
Bank Commissioner.

Subscribed and sworn to before me, this thirty-first day of July,
1883.

[L. S.]

OTIS V. SAWYER,
Notary Public.

STATEMENT OF THE AMOUNTS PAID FOR BANK LICENSES

BY THE
COMMERCIAL AND SAVINGS BANKS OF THE STATE OF CALIFORNIA

July 1, 1883.

NOTE.—The amount collected from each bank is based upon its deposits, as of the first day of January.

ASSESSMENT LIST

For Bank Licenses, from July 1, 1883, to June 30, 1884.

NAME OF BANK.	Location.	Paid for
<i>San Francisco Savings Banks.</i>		
1. California Savings and Loan Society		
2. French Mutual Provident Savings and Loan Society		
3. German Savings and Loan Society		
4. Hibernia Savings and Loan Society		
5. Humboldt Savings and Loan Society		
6. San Francisco Savings Union		
7. Savings and Loan Society		
8. Security Savings Bank		
Total amount paid by San Francisco Savings Banks		
<i>Interior Savings Banks.</i>		
9. Mendocino, Bank of	Mendocino	
10. Merced Security Savings Bank	Merced	
11. Oakland Bank of Savings	Oakland	
12. People's Savings Bank	Sacramento	
13. Santa Cruz Bank of Savings and Loan	Santa Cruz	
14. Stockton Savings and Loan Society	Stockton	
15. Stockton Savings Bank	Stockton	
16. Union Savings Bank	Oakland	
17. Vallejo Savings and Commercial Bank	Vallejo	
Total amount paid by Interior Savings Banks		
Total amount paid by San Francisco and Interior Savings Banks		
<i>Names of Commercial Banks of San Francisco.</i>		
1. Anglo-Californian Bank (Limited)		
2. British Columbia, Bank of		
3. British North America, Bank of		
4. California, Bank of		
5. California Safe Deposit and Trust Company		
6. Grangers' Bank of California		
7. London and San Francisco Bank (Limited)		
8. Nevada Bank of San Francisco		
9. Pacific Bank		
10. Wells, Fargo & Company's Bank		
Total of Commercial Banks of San Francisco		

ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Paid for License.
<i>Interior Commercial Banks.</i>		
1. Anaheim, Bank of	Anaheim	\$8 65
2. Benicia, Bank of	Benicia	3 65
3. Butte County, Bank of	Chico	80 50
4. California State Bank	Sacramento	30 30
5. Chico, Bank of	Chico	27 75
6. Citizens' Bank	Nevada, California	16 80
7. Colusa County Bank	Colusa	135 20
8. Commercial and Savings Bank	San José	117 55
9. Commercial Bank of Santa Ana	Santa Ana	8 50
10. Consolidated Bank of San Diego	San Diego	41 40
11. Dixon, Bank of	Dixon	30 10
12. The Farmers' Bank of Wheatland	Wheatland	7 45
13. Farmers' Exchange Bank	San Bernardino	22 00
14. Farmers' and Mechanics' Bank	Healdsburg	14 20
15. Farmers' and Merchants' Bank	Los Angeles	194 70
16. Farmers' Savings Bank	Lakeport	20 50
17. The Farmers' Bank of Fresno	Fresno	11 00
18. Fresno County Bank	Fresno	20 60
19. Gilroy, Bank of	Gilroy	18 70
20. Healdsburg, Bank of	Healdsburg	18 90
21. Hollister, Bank of	Hollister	42 30
22. Humboldt County Bank	Eureka, Cal.	17 90
23. Kern Valley Bank	Bakersfield	18 70
24. Lake, Bank of	Lakeport	10 70
25. Laporte, Bank of	Laporte	1 00
26. Los Angeles County Bank	Los Angeles	41 90
27. Martinez, Bank of	Martinez	35 50
28. Mendocino Discount Bank		5 00
29. Merced Bank		11 80
30. Modesto Bank		51 15
31. Mono County Bank	Bodie	5 90
32. Napa, Bank of		22 50
33. Petaluma Savings Bank		31 30
34. Sacramento Bank		288 60
35. Salinas City Bank		74 90
36. Santa Cruz County, Bank of	Santa Cruz	27 90
37. Santa Clara County, Bank of	Santa Clara	36 90
38. The San Joaquin Valley Bank	Stockton	37 50
39. San José, Bank of		93 90
40. San Luis Obispo, Bank of		46 70
41. Santa Rosa Bank		51 90
42. Savings Bank of Santa Rosa		34 90
43. Siskiyou County Bank	Yreka	20 85
44. Sonoma County, Bank of	Petaluma	35 65
45. Sonoma Valley Bank	Sonoma	5 25
46. St. Helena, Bank of		4 20
47. Suisun, Bank of		61 50
48. Tehama County, Bank of	Red Bluff	57 35
49. Tomales, Bank of		7 40
50. Ukiah, Bank of		31 20
51. Ventura, Bank of	San Buenaventura	14 65
52. Visalia, Bank of		26 00
53. Watsonville, Bank of		48 50
54. Willows, Bank of		21 80
55. Woodland, Bank of		126 70
Total of Interior Commercial Banks		\$2,258 35
Total of San Francisco Commercial Banks		3,189 75
Total of San Francisco Savings Banks		6,904 50
Total of Interior Savings Banks		1,047 40
Grand total		\$13,400 00
Amount paid into State Treasury, July 3, 1883		\$13,400 00

SEMI-ANNUAL REPORTS
OF THE
SAVINGS BANKS,

July 1, 1883.

[ALPHABETICALLY ARRANGED.]

REPORTS OF SAVINGS BANKS.

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$50,898 04	Capital paid in coin.....	\$72,800 00
Miscellaneous bonds and stocks.....	19,000 00	Surplus—Reserve fund.....	3,500 00
Loans on real estate.....	339,784 43	Due depositors.....	354,065 45
Loans on stocks, bonds, and warrants.....	2,179 61	Due banks and bankers.....	1 10
Money on hand.....	11,859 27	Other liabilities.....	3,382 03
Due from banks and bankers.....	428 27		
Furniture and fixtures.....	200 00		
Interest accrued.....	7,298 96		
Other assets.....	2,100 00		
Total resources.....	\$433,748 58	Total liabilities.....	\$433,748 58

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,800; the total amount actually paid in coin by stockholders for capital stock is \$72,800; the total number of shares of stock issued is 728; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson.....	58 shares	John Easton.....	18 shares
A. F. Bunker.....	12 shares	Chas. D. Farquharson.....	29 shares
A. C. Corbett.....	23 shares	J. O. Mahoney.....	3 shares
Wm. R. Wilcox.....	36 shares	V. Campbell.....	7 shares
Edward Farrell.....	26 shares	Thos. Downing.....	40 shares
John Bain.....	15 shares		
Total number of shares held by the Directors is.....			267 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$44,152 42	\$46,500 00
Alameda.....	6,745 62	7,000 00
Totals.....	\$50,898 04	\$53,500 00

CALIFORNIA SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$244,828 43	\$347,111 11
Merced	26,883 11	54,111 11
Yolo	23,660 00	42,111 11
Kern	14,395 05	90,111 11
Napa	13,119 15	30,111 11
Alameda	4,963 40	7,111 11
San Mateo	4,000 00	14,111 11
Marin	2,700 00	4,111 11
Contra Costa	2,021 05	5,111 11
Sonoma	2,014 24	3,111 11
Tulare	1,200 00	4,111 11
Totals	\$339,784 43	\$601,111 11

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
20 Dupont Street widening bonds	\$20,000 00	\$19,111 11
Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
95 shares Santa Cruz Lime Company's stock	\$18,000 00	\$3,111 11

FRENCH SAVINGS AND LOAN SOCIETY.

[Incorporated March 10, 1878.]

PAUL HUSSON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,241 79	Capital paid in coin	\$146,580 00
United States bonds	1,146,343 63	Surplus—Reserve fund	14,418 59
Loans on real estate	970,270 31	Due depositors	2,006,339 05
Money on hand	11,662 79	Other liabilities	3,982 61
Money from banks and bankers	30,000 00		
Interest accrued on U. S. bonds, \$9,700; on bonds, \$2,100	11,801 73		
Total resources	\$2,171,320 25	Total liabilities	\$2,171,320 25

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$222,750; the total amount actually paid in coin by stockholders for capital stock is \$146,580; the total number of shares of stock issued is 1,149; the amount paid up on each share of stock is from \$25 to \$50. The names of the Directors, and number of shares of stock held by each, are as follows:

Eve. Touchard	20 shares	P. V. Merle	5 shares
P. Husson	11 shares	J. C. Sala	1 share
I. Barroilhet	10 shares	A. Comte, Jr.	1 share
L. Pissis	11 shares	A. J. Chanche	1 share
P. Fleury	3 shares		
Total number of shares held by the Directors is	63 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,241 79	\$1,241 79

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$98,200 00	\$201,000 00
San Francisco	857,570 31	1,285,000 00
San Jose	12,000 00	58,000 00
San Luis Obispo	2,500 00	10,000 00
Totals	\$970,270 31	\$1,554,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Three per cent U. S. Bonds of 1882 (registered)	\$70,000 00	\$71,400 00	\$72,100 00
Four per cent U. S. Bonds, consols of 1907 (registered)	935,000 00	1,074,943 63	1,112,650 00
Totals	\$1,005,000 00	\$1,146,343 63	\$1,184,750 00

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO

[Incorporated February 10, 1868.]

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$70,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	638,341 15	Surplus—Reserve fund	110,000 00
United States bonds	1,590,000 00	Due depositors	10,766,349 15
Miscellaneous bonds and stocks	98,500 00	Other liabilities	33,000 00
Loans on real estate	6,303,849 15		
Loans on stocks, bonds, and warrants	1,898,950 00		
Money on hand	496,598 44		
Furniture and fixtures	500 00		
Interest accrued	116,824 51		
Total resources	\$11,213,563 25	Total liabilities	\$11,213,563 25

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000; the total number of shares of stock issued is 400; the amount paid up on each share is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	10 shares	Peter Spreckles	8 shares
Charles Kohler	10 shares	N. Van Bergan	8 shares
Edward Kruse	10 shares	F. Roeding	8 shares
G. H. Eggers	10 shares	A. E. Hecht	2 shares
H. L. Simon	10 shares		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$607,480 84	\$610,000 00
San Mateo	24,650 00	25,000 00
Alameda	6,210 31	7,000 00
Totals	\$638,341 15	\$642,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,489,705 15	\$12,000,000 00
Alameda	629,564 00	
Marin	71,430 00	
Santa Cruz	16,000 00	
San Mateo	53,150 00	
Solano	2,000 00	
Sonoma	34,000 00	
Contra Costa	8,000 00	
Totals	\$6,303,849 15	\$12,000,000 00

GERMAN SAVINGS AND LOAN SOCIETY—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3 per cent registered bonds	\$1,490,000 00	\$1,490,000 00	\$1,530,000 00
United States 4 per cent coupon bonds	100,000 00	100,000 00	119,000 00
Santa Clara County bonds	20,500 00	20,500 00	21,500 00
San Francisco County bonds	8,500 00	8,500 00	9,000 00
Sonoma County bonds	48,000 00	48,000 00	50,000 00
Los Angeles County bonds	6,500 00	6,500 00	7,000 00
Alameda County bonds	15,000 00	15,000 00	16,000 00
Totals	\$1,688,500 00	\$1,688,500 00	\$1,752,500 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 and 4½ per cent bonds	\$1,142,000 00	\$1,147,000 00	\$1,360,000 00
State of Connecticut bonds	5,000 00		
Spring Valley bonds	145,000 00	136,750 00	166,000 00
431 shares Spring Valley	243,100 00	133,400 00	235,000 00
Arizona Territory bonds and others	197,500 00	102,000 00	190,000 00
Southern Pacific Railroad and Marysville bonds	90,000 00	75,000 00	92,000 00
Salt Lake City and Arizona bonds	29,000 00	25,000 00	29,000 00
Miscellaneous county bonds of California, Arizona, and Nevada	348,000 00	279,800 00	364,000 00
Totals	\$2,199,600 00	\$1,898,950 00	\$2,436,000 00

THE HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

MILES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$200,000 00	Surplus—Reserve fund.....	\$1,200,000 00
Real estate taken for debt.....	883,894 78	Due depositors.....	19,254 78
United States bonds.....	10,949,253 15		
Loans on real estate.....	8,075,618 72		
Money on hand.....	265,192 27		
Interest accrued.....	150,829 12		
Total resources.....	\$20,524,788 07	Total liabilities.....	\$20,524,788 07

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Miles D. Sweeney, C. D. O'Sullivan, R. J. Tobin, G. Touchard, Richard Tobin, M. J. O'Connor, Joseph Donahoe, D. J. Oliver, D. T. Murphy.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$118,612 32	\$883,894 78
Marin.....	11,971 74	
Napa.....	4,000 00	
San Mateo.....	7,787 31	
Santa Clara.....	6,853 06	
San Francisco.....	734,670 35	
Totals.....	\$883,894 78	\$883,894 78

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount loaned.	Market Value.
Alameda.....	\$294,482 37	\$16,000,000 00
Marin.....	47,566 83	
Napa.....	6,785 15	
San Mateo.....	40,000 00	
Santa Clara.....	33,000 00	
Solano.....	25,092 39	
San Francisco.....	7,628,691 98	
Totals.....	\$8,075,618 72	\$16,000,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 6s.....	\$800,000 00	\$988,051 24	\$1,039,000 00
United States bonds, 4s.....	8,635,000 00	9,649,040 72	10,232,000 00
United States bonds, 3s.....	300,000 00	312,161 19	300,000 00
Totals.....	\$9,735,000 00	\$10,949,253 15	\$11,569,000 00

HUMBOLDT SAVINGS AND LOAN SOCIETY.

[Incorporated November 24, 1869.]

DOLPH C. WEBER, President.

ADOLPH HARTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$73,105 89	Capital paid in coin.....	\$80,000 00
Real estate taken for debt.....	23,513 94	Surplus—Reserve fund.....	51,596 04
United States bonds.....	288,741 74	Due depositors.....	1,883,600 48
Loans on real estate.....	1,557,716 36	Other liabilities.....	19,856 54
Loans on stocks, bonds, and warrants.....	8,100 05		
Loans on other securities (grain, etc.).....	10,200 00		
Money on hand.....	29,556 13		
Due from banks and bankers.....	23,874 88		
Interest accrued.....	20,244 07		
Total resources.....	\$2,035,053 06	Total liabilities.....	\$2,035,053 06

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000; the total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of Directors, and number of shares of stock held by each, are as follows:

C. Weber.....	5 shares	E. Brand.....	4 shares
W. Luchsinger.....	4 shares	A. H. Ryhmer.....	2 shares
D. Keyes.....	5 shares		
Total number of shares held by the Directors is.....	20 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey.....	\$13,456 59	
San Francisco.....	10,057 35	
Totals.....	\$23,513 94	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$1,098,158 39	\$3,000,000 00
Alameda.....	168,697 14	
San Joaquin.....	98,195 15	
Santa Clara.....	85,138 50	
San Mateo.....	45,919 57	
Santa Cruz.....	17,553 40	
Sanoma.....	16,435 04	
Marina Costa.....	15,590 00	
San Luis Obispo.....	9,522 49	
Totals.....	\$1,557,716 36	

HUMBOLDT SAVINGS AND LOAN SOCIETY—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
142 U. S. bonds, \$1,000, converted 5 per cent.---	\$142,000 00	\$143,420 00	\$143,420 00
120½ U. S. bonds, \$1,000, 4 per cent.-----	120,500 00	145,321 74	145,321 74
Totals -----	\$262,500 00	\$288,741 74	\$288,741 74

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Ten \$1,000 Southern Pacific Railroad bonds.---	\$10,000 00	\$8,100 05	\$10,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Passbooks Humboldt Savings and Loan Society.-----	\$10,200 00	\$10,200 00

BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.---	\$9,681 70	Surplus—Reserve fund.-----	\$9,704 16
Loans on real estate.-----	263,201 26	Due depositors.-----	358,452 53
Loans on personal security (including overdrafts).-----	4 25	Due banks and bankers.-----	20,744 22
Money on hand.-----	22,104 10	Other liabilities.-----	75 82
Due from banks and bankers.-----	92,313 47		
Furniture and fixtures.-----	1,671 95		
Total resources.-----	\$388,976 73	Total liabilities.-----	\$388,976 73

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino.-----	\$9,681 70	\$9,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.-----	\$246,388 10	\$450,000 00
Colusa.-----	16,813 16	38,000 00
Totals.-----	\$263,201 26	\$488,000 00

MERCED SECURITY BANK—MERCED.

[Incorporated March 11, 1875.]

ELIAS PERKINS, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$12,147 11	Capital paid in coin.....	\$45,000 00
Real estate taken for debt.....	432 43	Surplus—Reserve fund.....	13,000 00
Miscellaneous bonds and stocks.....	48,497 87	Due depositors.....	355,147 87
County warrants.....	26,980 82		
Loans on real estate.....	237,520 79		
Loans on warrants.....	272 14		
Loans on other securities (grain, etc.).....	26,409 82		
Loans on personal security (including overdrafts).....	5,838 02		
Money on hand.....	14,095 81		
Checks and other cash items.....	482 09		
Due from banks and bankers.....	40,519 47		
Total resources.....	\$413,196 37	Total liabilities.....	\$413,196 37

DETAILS.

The total amount of capital stock is \$300,000; the amount subscribed is \$300,000; the amount actually paid in coin by stockholders for capital stock is \$45,000; the total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich.....	505 shares	G. H. Francher.....	150 shares
A. W. Bowman.....	730 shares	M. Goldman.....	50 shares
Elias Perkins.....	150 shares	J. K. Law.....	20 shares
C. H. Huffman.....	90 shares		
Total number of shares held by the Directors is			1,705 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$432 43	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$224,237 59	\$413,196 37
Stanislaus.....	9,598 50	
Merced and Mariposa.....	2,491 00	
Tulare.....	1,193 70	
Totals.....	\$337,520 79	

MERCED SECURITY BANK—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds.....	\$8,000 00	\$8,720 00	\$8,720 00
Los Angeles City bonds.....	8,000 00	8,280 00	8,280 00
Los Angeles County bonds.....	10,000 00	10,350 00	10,350 00
Southern Pacific Railroad bonds.....	20,000 00	21,147 87	21,147 87
Totals.....	\$46,000 00	\$48,497 87	\$48,497 87

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants.....	\$294 90	\$272 14	\$272 14

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wool.....	\$16,385 71	\$36,883 75
Warehouse receipts on wheat.....	10,024 11	
Totals.....	\$26,409 82	\$36,883 75

THE OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

E. C. SESSIONS, President.

W. W. GARTHWAITE, C.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$80,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	130,927 96	Surplus—Reserve fund	2,387 00
United States bonds	150,000 00	Due depositors	2,021 00
Miscellaneous bonds and stocks	705,764 17	Other liabilities	
Loans on real estate	759,521 01		
Loans on stocks, bonds, and warrants	281,534 09		
Loans on other securities (grain, etc.)	15,440 00		
Loans on personal securities (including overdrafts)	248,630 77		
Money on hand	76,207 77		
Checks and other cash items	18,987 02		
Due from banks and bankers	48,048 01		
Furniture and fixtures	1,500 00		
Interest accrued	19,500 00		
Total resources	\$2,536,060 80	Total liabilities	\$2,536,060 80

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the amount actually paid in coin by stockholders for capital stock is \$475,000; the total of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares	Samuel Merritt	700 shares
A. W. Bowman	521 shares	J. E. McElrath	100 shares
F. Blake	305 shares	H. Rodgers	100 shares
R. E. Cole	15 shares	E. C. Sessions	100 shares
W. E. Miller	200 shares		
Total number of shares held by the Directors is	2,387 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$130,057 94	\$120,000 00
San Francisco	870 02	1,000 00
Totals	\$130,927 96	\$121,000 00

THE OAKLAND BANK OF SAVINGS—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$715,985 28	\$1,450,000 00
Contra Costa	2,300 00	6,400 00
Merced	7,500 00	12,000 00
Placer	2,000 00	10,000 00
San Joaquin	3,000 00	9,600 00
Stanislaus	6,000 00	20,000 00
Santa Clara	17,044 00	45,000 00
San Francisco	691 73	3,900 00
Colusa	5,000 00	11,000 00
Totals	\$759,521 01	\$1,567,900 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
United States bonds	\$150,000 00	\$154,500 00
Bonds and warrants of counties and municipal corporations of California	383,176 87	676,764 17
Bonds of other solvent corporations	277,000 00	
Bank of California, 200 shares	29,000 00	
General premium account	16,587 30	33,000 00
Totals	\$855,764 17	\$864,264 17

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Municipal bonds, and stocks and bonds of various solvent corporations, such as banks, insurance corporations, etc.	\$281,534 09	\$388,316 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings accounts, passbooks	\$15,440 00	\$16,000 00

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

WM. BECKMAN, President.

W. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$15,119 30	Capital paid in coin.....	\$229,087 65
Miscellaneous bonds and stocks.....	11,220 00	Surplus—Reserve fund.....	229,087 65
Loans on real estate.....	435,748 74	Due depositors.....	229,087 65
Money on hand.....	18,459 64	Other liabilities.....	229,087 65
Due from banks and bankers.....	3,446 95		
Furniture and fixtures.....	2,479 00		
Interest accrued.....	10,479 32		
Expenses and taxes.....	8,954 02		
Total resources.....	\$505,906 97	Total liabilities.....	\$505,906 97

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$416,523; the total amount actually paid in coin by stockholders for capital stock is \$229,087 65; the total number of shares of stock issued is 416,523; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman.....	21,863 shares	E. J. Croly.....	4,119 shares
Samuel Gottlieb.....	7,808 shares	Wm. Johnston.....	1,058 shares
J. L. Huntoon.....	7,184 shares	E. C. Atkinson.....	221 shares
G. M. Hayton.....	4,735 shares		

Total number of shares held by the Directors is..... 46,989 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Sacramento.....	\$15,119 30	\$15,119 30

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$175,629 49	\$334,000 00
Sacramento.....	124,164 44	200,000 00
Placer.....	35,276 81	60,000 00
Washoe, Nevada.....	45,875 00	80,000 00
Sutter.....	13,000 00	20,000 00
Tehama.....	10,000 00	20,000 00
Amador.....	7,833 00	15,000 00
El Dorado.....	6,000 00	10,000 00
Solano.....	5,500 00	10,000 00
Yolo.....	4,370 00	8,000 00
Butte.....	4,100 00	8,000 00
Yuba.....	4,000 00	8,000 00
Totals.....	\$435,748 74	\$834,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares of stock of Odd Fellows' Hall Association of Sacramento.....	\$14,960 00	\$11,220 00	\$11,220 00

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$119,099 43	Capital paid in coin.....	\$400,000 00
Real estate taken for debt.....	942,891 43	Surplus—Reserve fund.....	66,665 62
United States bonds.....	1,813,965 00	Due depositors.....	11,555,144 17
Miscellaneous bonds and warrants.....	564,510 93	Other liabilities.....	96,105 98
Loans on real estate.....	7,139,356 01		
Loans on stocks, bonds, and warrants.....	1,266,461 00		
Money on hand.....	120,581 58		
Due from banks and bankers.....	148,550 39		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$12,117,915 77	Total liabilities.....	\$12,117,915 77

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000; the total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller.....	80 shares	W. C. B. De Fremery.....	5 shares
Charles Baum.....	28 shares	Daniel E. Martin.....	20 shares
C. Bordman.....	10 shares	Charles Pace.....	60 shares
Alexander Campbell, Sr.....	16 shares	John Taylor.....	10 shares
James G. Eastland.....	26 shares		

Total number of shares held by the Directors is..... 255 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$365,908 52	\$365,908 52
Sanameda.....	194,394 77	194,394 77
Colusa and Yolo.....	124,343 72	124,343 72
Sacramento.....	6,992 90	6,992 90
Sacramento, Solano, and Napa.....	169,582 79	169,582 79
Placer.....	38,168 87	38,168 87
Santa Barbara.....	3,741 72	3,741 72
Santa Clara.....	643 60	643 60
Santa Mateo.....	10,390 77	10,390 77
Yuba.....	99,134 77	99,134 77
Total.....	4,589 00	4,589 00
Less credit from Contingent Fund.....	\$1,017,891 43	
Grand total.....	75,000 00	

The aggregate value of this real estate is believed to be about equal to the total amount at which it stands debited, to wit: \$942,891 43. It is impossible to state its value more definitely.

SAN FRANCISCO SAVINGS UNION—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$3,851,180 01	\$14,300,000
Alameda	1,913,642 00	
Butte and Colusa	241,474 00	
Contra Costa	1,013 00	
Fresno	82,282 00	
Los Angeles	17,595 00	
Marin and Merced	294,514 00	
Monterey	132,769 00	
San Benito	253,584 00	
San Mateo and San Luis Obispo	146,886 00	
Santa Barbara and Siskiyou	162,582 00	
Solano and Sonoma	2,986 00	
Stanislaus	4,088 00	
Sutter	16,106 00	
Ventura and Yuba	18,655 00	
Totals	\$7,139,356 01	\$14,300,000

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4½ per cents, registered	\$200,000 00	\$224,750 00	\$224,750 00
United States 3 per cents, registered	1,515,000 00	1,522,575 00	1,544,000 00
United States 4 per cent coupons	56,000 00	66,640 00	67,000 00
Bonds and warrants of counties and municipal corporations	514,617 86	564,510 93	594,000 00
Totals	\$2,285,617 86	\$2,378,475 93	\$2,455,750 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$17,000 00	\$17,352 00	\$24,000 00
State, city, and county bonds	356,000 00	334,032 00	394,000 00
Judson Manufacturing Company (personal)	50,000 00	50,109 00	50,000 00
Judson Powder Company (personal)	10,000 00	10,129 00	10,000 00
Atlantic Dynamite Company (personal)	67,500 00	69,139 00	69,000 00
Hawaiian Commercial Sugar Co. (personal)	50,000 00	50,160 00	50,000 00
Miscellaneous stocks, bonds, and warrants	1,799,500 00	735,540 00	1,165,000 00
Totals	\$2,350,000 00	\$1,266,461 00	\$1,764,000 00

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

ORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,500 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	1,565,162 08	Surplus—Reserve fund	204,000 00
Miscellaneous bonds and stocks	577,842 92	Due depositors	2,447,510 25
Loans on real estate	609,425 03	Other liabilities	19,142 55
Loans on stocks, bonds, and warrants	293,920 00		
Money on hand	67,505 18		
Due from banks and bankers	11,115 88		
Other assets	181 71		
Total resources	\$3,170,652 80	Total liabilities	\$3,170,652 80

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000; the total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Orace Davis	62 shares	W. A. Bray	25 shares
Mac Hyde	300 shares	A. W. Bowman	541 shares
A. Aldrich	500 shares	J. H. Goodman	275 shares
C. Biglow	200 shares	A. A. Smith	50 shares
C. Devoe	200 shares		
Total number of shares held by the Directors is	2,153 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
San Francisco	\$945,375 58	\$1,565,162 08
Contra Costa	255,800 00	
Alameda	188,184 00	
Santa Barbara	58,300 00	
San Mateo	54,000 00	
Clare	19,752 50	
Marin	22,060 00	
San Joaquin	12,500 00	
Plano	4,000 00	
Santa Clara	5,000 00	
Yuba	250 00	
Totals	\$1,565,162 08	\$1,565,162 08

SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$517,816 08	
Alameda	29,164 68	
Contra Costa	9,709 57	
San Mateo	4,789 28	
Tulare	10,762 88	
San Diego	30,000 00	
Solano	2,946 25	
Fresno	1,000 00	
Yuba	325 00	
Merced	230 71	
Santa Clara	2,680 58	
Totals	\$609,425 03	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Montgomery Avenue bonds	\$100,000 00	\$40,000 00
San Diego City bonds	19,500 00	19,500 00
San Diego County bonds	100,000 00	100,000 00
Bank of California, 80 shares	8,000 00	12,000 00
Miscellaneous stocks, bonds, and warrants, water stock, and railroad bonds	384,000 00	483,000 00
Totals	\$611,500 00	\$577,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
150 shares North Beach and Mission Railroad	\$15,000 00	\$15,000 00
350 shares Presidio and Ferries Railroad	35,000 00	35,000 00
528 shares Omnibus Railroad	52,800 00	52,800 00
165 shares The Giant Powder Company	16,500 00	16,500 00
25 shares The Omnibus Railroad	2,500 00	2,500 00
140 shares The Giant Powder Company	14,000 00	14,000 00
Miscellaneous stocks, bonds, etc.—bank, dry dock, Spring Valley, etc.	305,200 00	320,000 00
Totals	\$441,000 00	\$394,000 00

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

B. FAGEN, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	33,850 00	Surplus—Reserve fund	2,600 00
Miscellaneous bonds and stocks	10,960 00	Due depositors	153,561 95
Loans on real estate	122,683 55	Other liabilities	5,767 25
Money on hand	4,535 65		
Furniture and fixtures	1,500 00		
Interest accrued	2,400 00		
Total resources	\$181,929 20	Total liabilities	\$181,929 20

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$27,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$27.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Brazer	48 shares	J. S. Green	80 shares
Wallace Dyer	11½ shares	C. Hoffman	41 shares
William Effley	29 shares	A. P. Swanton	24 shares
B. Fagen	50 shares		
Total number of shares held by the Directors is			283½ shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$33,850 00	\$33,850 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo	\$17,500 00	\$25,000 00
Santerey	1,500 00	9,000 00
Santa Cruz	103,683 55	160,000 00
Totals	\$122,683 55	\$194,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County stock	\$10,960 00	\$10,960 00	\$10,960 00

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

JEROME LINCOLN, Vice-President.

WINFIELD S. JONES, Secy.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$177,873 62	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	101,391 67	Due depositors	1,467 38
Loans on real estate	861,180 38	Other liabilities	115 00
Loans on stocks, bonds, and warrants	535,980 28		
Money on hand	18,547 84		
Due from banks and bankers	15,471 21		
Furniture and fixtures	150 00		
Interest accrued	8,558 57		
Other assets	14,522 37		
Total resources	\$1,733,675 94	Total liabilities	\$1,733,675 94

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the amount actually paid in coin by stockholders for capital stock is \$150,000; the total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills	30 shares	Adam Grant	20 shares
Wm. F. Babcock	20 shares	B. Doe	20 shares
Wm. Alvord	10 shares	Jerome Lincoln	60 shares
Calvin Paige	40 shares	D. C. McRuer	10 shares
S. L. Jones	65 shares		

Total number of shares held by the Directors is 285 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$50,000 00	\$50,000 00
Napa	25,000 00	25,000 00
San Francisco	70,373 62	70,373 62
Santa Clara	15,000 00	15,000 00
Santa Cruz	17,500 00	17,500 00
Totals	\$177,873 62	\$177,873 62

SECURITY SAVINGS BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$149,540 00	\$381,500 00
Alameda	6,500 00	30,000 00
Alameda	3,000 00	7,000 00
Alameda	50,000 00	100,000 00
Alameda	96,400 00	284,000 00
Alameda	8,000 00	15,000 00
Alameda	20,000 00	40,000 00
Alameda	400,440 38	754,400 00
Alameda	6,400 00	11,000 00
Alameda	3,000 00	7,000 00
Alameda	58,000 00	250,000 00
Alameda	35,000 00	70,000 00
Alameda	24,900 00	50,000 00
Totals	\$861,180 38	\$1,999,900 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County bonds	\$57,100 00	\$59,387 50	\$59,907 50
City bonds	5,500 00	5,775 00	5,775 00
Railroad bonds	16,000 00	16,000 00	16,000 00
Oakland gas	15,000 00	15,000 00	15,000 00
Spring Valley Water Works stock	5,000 00	5,229 17	4,875 00
Totals	\$98,600 00	\$101,391 67	\$101,557 50

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$55,000 00	\$28,000 00	\$55,760 00
Bank stock	197,500 00	211,000 00	299,125 00
Bank books	1,888 11	907 78	1,688 11
Spring Valley Water Works stock and bonds	234,000 00	140,750 00	248,600 00
United States bonds	43,800 00	37,100 00	52,560 00
San Francisco and Oakland gas stock	103,500 00	35,372 50	56,100 00
Railroad stock	123,200 00	80,850 00	90,850 00
Madison Iron and Locomotive Works stock	12,900 00	2,000 00	3,225 00
Totals	\$771,588 11	\$535,980 28	\$807,908 11

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

L. U. SHIPPEE, President.

F. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$5,203 28	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	8,000 00	Surplus—Reserve fund	54,783 19
Loans on real estate	1,427,783 19	Due depositors	1,702,345 50
Loans on stocks, bonds, and warrants	65,966 10	Other liabilities	16,581 56
Loans on other securities (grain, etc.)	50,373 70		
Loans on personal security (including overdrafts)	429,190 11		
Money on hand	137,559 36		
Due from banks and bankers	180,097 69		
Furniture and fixtures	1,000 00		
Interest accrued	117,049 74		
Collection account	114 57		
Total resources	\$2,422,337 74	Total liabilities	\$2,422,337 74

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000; the total number of shares issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	244 shares	H. T. Dorrance	244 shares
Frederick Arnold	20 shares	W. Inglis	162 shares
I. S. Bostwick	125 shares	R. B. Lane	25 shares
R. Greekow	212 shares	J. H. O'Brien	24 shares
Charles Haas	30 shares	Otis Perrin	44 shares
C. Grupe	70 shares	A. W. Simpson	50 shares
M. L. Hewett	30 shares		

Total number of shares held by the Directors is 1,058 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$3,063 27	\$5,203 28
Fresno	272 93	
Merced	1,867 08	
Totals	\$5,203 28	

STOCKTON SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$978,631 89	\$2,900,000 00
Merced	3,500 00	
San Joaquin	195,121 44	
Merced	89,581 56	
Fresno	5,298 42	
Merced	3,036 50	
Merced	137,109 88	
Merced	3,003 50	
Merced	12,500 00	
Totals	\$1,427,783 19	\$2,900,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Per cent bonds of the City of Stockton	\$8,000 00	\$8,000 00	\$8,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
6 shares Stockton Savings and Loan Society	\$69,600 00	\$64,861 20	\$104,400 00
1 share Farmers' Cooperative Union	300 00	300 00	375 00
1 share Building and Loan Association	500 00	500 00	625 00
Totals	\$70,400 00	\$65,661 20	\$105,400 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store	\$50,100 00	
Books	273 70	
Totals	\$50,373 70	

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$171,347 00	Capital paid in coin.....	\$300,000 00
Loans on stocks, bonds, and warrants.....	11,193 43	Due depositors.....	12,000 00
Loans on personal security (including overdrafts).....	175,098 99	Other liabilities.....	
Money on hand.....	43,654 80		
Checks and other cash items.....	649 98		
Due from banks and bankers.....	22,436 18		
Furniture and fixtures.....	2,115 58		
Interest accrued.....	6,705 37		
Other assets.....	218 41		
Total resources.....	\$433,419 74	Total liabilities.....	\$433,419 74

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000; the total number of shares issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	50 shares	James A. Crow.....	50 shares
E. R. Hedges.....	100 shares	William C. Daggett.....	100 shares
Louis Gerlach.....	100 shares	William P. Miller.....	100 shares
Asa Clark.....	100 shares	T. W. Newell.....	100 shares
Frank Stewart.....	100 shares	T. P. Williamson.....	100 shares

Total number of shares held by the Directors is.....250 shares

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$102,547 00	\$211,000 00
Stanislaus.....	42,000 00	102,000 00
Merced.....	22,000 00	60,000 00
Butte.....	4,800 00	10,000 00
Totals.....	\$171,347 00	\$383,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
230 shares Stockton Savings Bank.....	\$23,000 00	\$4,893 43	\$5,000 00
90 shares Stockton Building and Loan Society's stock.....	18,000 00	5,700 00	6,000 00
Stockton Savings and Loan Bank book, assigned.....	908 00	600 00	
Totals.....	\$41,908 00	\$11,193 43	\$11,000 00

UNION SAVINGS BANK OF OAKLAND.

[Incorporated May 26, 1869.]

WEST MARTIN, President.

H. A. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$60,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	56,006 23	Surplus—Reserve fund.....	100,000 00
United States bonds.....	41,788 75	Due depositors.....	1,689,492 73
Miscellaneous stocks and bonds.....	71,485 50	Other liabilities.....	35,402 74
County warrants.....	9,496 00		
Loans on real estate.....	1,452,489 88		
Loans on stocks, bonds, and warrants.....	144,117 98		
Loans on personal security (including overdrafts).....	22,925 00		
Money on hand.....	29,559 29		
Checks and other cash items.....	3,090 00		
Due from banks and bankers.....	80,471 30		
Interest accrued.....	52,509 95		
Other assets.....	955 59		
Total resources.....	\$2,024,895 47	Total liabilities.....	\$2,024,895 47

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

West Martin.....	63 shares	D. Henshaw Ward.....	13 shares
H. A. Palmer.....	16 shares	R. S. Farrelly.....	73 shares
W. Kirkham.....	67 shares	S. Huff.....	83 shares
C. Henry.....	147 shares	W. W. Crane, Jr.....	29 shares
Samuel Tubbs.....	26 shares	Samuel Woods.....	53 shares

Total number of shares held by the Directors is.....570 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$56,006 23	\$56,006 23

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$1,344,311 88	
Contra Costa.....	79,928 00	
San Antonio.....	13,500 00	
Alameda.....	14,750 00	
Totals.....	\$1,452,489 88	

UNION SAVINGS BANK OF OAKLAND—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Alameda County Swing and Drawbridge bonds.....	\$1,844 66	\$1,844 66	\$1,844 66
Fresno County bonds.....	17,000 00	17,000 00	17,000 00
Contra Costa County bonds.....	20,000 00	21,020 00	21,020 00
Oregon Railroad and Navigation Company bonds.....	20,000 00	21,425 00	21,425 00
South Pacific Railroad Company bonds.....	10,000 00	10,195 84	10,195 84
Totals.....	\$68,844 66	\$71,485 50	\$71,485 50

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Registered United States bonds, 3½ per cent.....	\$10,000 00	\$10,000 00	\$10,000 00
100 shares California Insurance Company.....	10,000 00	19,500 00	19,500 00
150 shares North Beach and Mission Railroad Company.....	15,000 00		
Contra Costa Water Company bonds.....	10,000 00	9,000 00	9,000 00
400 shares Bank of California.....	40,000 00	50,000 00	50,000 00
667 shares Spring Valley Water Company.....	66,700 00	50,000 00	50,000 00
Napa County bonds.....	3,000 00	4,192 98	4,192 98
Two mortgages aggregating in value.....	2,500 00		
20 shares Fireman's Fund Insurance Company.....	2,000 00	1,425 00	1,425 00
Totals.....	\$159,200 00	\$144,117 98	\$144,117 98

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

J. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$18,268 89	Capital paid in coin.....	\$67,238 63
County warrants.....	5,290 78	Due depositors.....	119,430 29
Loans on real estate.....	58,868 00	Other liabilities.....	8,951 03
Loans on stocks, bonds, and warrants.....	2,000 00		
Loans on other securities, (grain, etc.).....	4,553 00		
Money on hand.....	19,911 19		
Deposits from banks and bankers.....	76,632 98		
Furniture and fixtures.....	3,117 30		
Interest accrued.....	4,125 70		
Expenses and taxes.....	2,719 66		
Collection and deposit accounts.....	132 45		
Total resources.....	\$195,619 95	Total liabilities.....	\$195,619 95

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$188,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 1,880; the amount paid up on each share of stock is \$100.

The names of Directors, and number of shares of stock held by each, are as follows:

J. Wilson.....	277 shares	S. G. Hillborn.....	3 shares
Hartson.....	400 shares	J. R. English.....	33 shares
T. Robinson.....	55 shares	M. J. Wright.....	5 shares
W. Dillon.....	20 shares		
Total number of shares held by the Directors is.....	793 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$18,268 89	\$18,268 89

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano.....	\$58,168 00	\$116,000 00
San Francisco.....	700 00	1,600 00
Totals.....	\$58,868 00	\$117,600 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Francisco County warrants.....	\$5,290 78	\$5,290 78	\$5,290 78

VALLEJO SAVINGS AND COMMERCIAL BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market
Loan on Vallejo City 7 per cent bonds-----	\$2,000 00	\$2,000 00	\$2,000 00
<hr/>			
Description of Loans on other Securities.	Amount Loaned.		Value of Securities
Endowment policy New England Mutual, \$5,000-----	\$683 00		\$2,000 00
Solid silverware, sterling-----	150 00		150 00
Barley in store, insured-----	273 00		273 00
Gold watch and chain-----	100 00		100 00
Paid up endowment policy, New England Mutual-----	287 00		287 00
Deposit, M. Kennedy, deceased, our own bank book-----	3,000 00		3,000 00
Italian Swiss Agriculture Colony stock-----	60 00		60 00
Totals-----	\$4,553 00		\$4,553 00

SEMI-ANNUAL REPORTS

OF THE

SUSPENDED SAVINGS BANKS,

July 1, 1883.

REPORTS OF SUSPENDED SAVINGS BANKS.

CAPITAL SAVINGS BANK—SACRAMENTO.

[Incorporated February 8, 1869.]

R. S. CAREY, President.

JAS. N. PORTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$423,127 01	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	11,950 00	Due depositors.....	290,828 09
County warrants.....	241 67		
Loans on real estate.....	75,252 82		
Loans on stocks, bonds, and warrants.....	64,870 23		
Loans on other securities (grain, etc.).....	6,197 88		
Loans on personal security (including overdrafts).....	4,065 56		
Money on hand.....	1,849 40		
Other assets, suspense account.....	1,537 12		
Deficit.....	1,736 40		
Total resources.....	\$590,828 09	Total liabilities.....	\$590,828 09

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000; the total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Carey.....	92 $\frac{2}{3}$ shares	L. Williams.....	152 $\frac{2}{3}$ shares
D. W. Earl.....	182 $\frac{2}{3}$ shares	A. Gallatin.....	90 shares
C. T. Wheeler.....	182 $\frac{2}{3}$ shares	Fred. Cox.....	120 shares
E. W. Clarke.....	90 shares		
Total number of shares held by the Directors is.....			909 $\frac{2}{3}$ shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$423,127 01	.....
Colusa.....		.....
Sacramento.....		.....
Yolo.....		.....
Totals.....	\$423,127 01	.....

CAPITAL SAVINGS BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$50,752 82	
Butte	24,500 00	
Totals	\$75,252 82	
Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Capital Savings Bank	\$12,000 00	\$11,950 00
Alpine and Amador County warrants		241 67
Totals	\$12,000 00	\$12,191 67
Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Bank stock, and Gold Run Mining and Ditch Co. stock		\$64,870 23
Totals		\$67,870 23
Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage, secured by growing crops	\$6,000 00	
Bank book check	197 88	
Total	\$6,197 88	

FARMERS' AND MECHANICS' BANK OF SAVINGS.

[Incorporated June 1, 1867.]

ABNER DOBLE, President.

L. G. HARVEY, Cashier

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.	\$56,659 08	Capital paid in coin.	\$60,000 00
Miscellaneous bonds and stocks	6,495 53	Surplus—Reserve fund	9,663 43
Loans on real estate	9,350 65	Due depositors	149,469 88
Loans on stocks, bonds, and warrants	14,441 97	Other liabilities	15,173 03
Loans on other securities (grain, etc.)	10,106 75		
Loans on personal security (including overdrafts)	19,344 52		
Money on hand	9,298 91		
Furniture and fixtures	500 00		
Interest accrued	10,677 25		
Other assets	37,663 45		
Depreciation	59,768 23		
Total resources	\$234,306 34	Total liabilities	\$234,306 34

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000; the total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Davis	150 shares	John Blair	150 shares
Abner Doble	50 shares	Charles Clayton	1 share
E. Dutton	5 shares	George W. Swan	150 shares
William Ede	150 shares	N. W. Spaulding	50 shares
L. S. Harvey	145 shares		
Total number of shares held by the Directors is	851 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$25,026 27	\$56,659 08
San Mateo	3,160 07	
Contra Costa	6,432 24	
Santa Clara	16,000 00	
San Joaquin	5,006 00	
Alameda	1,034 50	
Totals	\$56,659 08	\$56,659 08

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$9,350 65	\$17,000 00

FARMERS' AND MECHANICS' BANK OF SAVINGS—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares Amador Canal Company-----	\$50,000 00	\$6,470 28	
Swamp Land District warrants-----		25 25	
Totals-----	\$50,000 00	\$6,495 53	

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
400 shares California Fruit Growing Association.	\$40,000 00	\$7,970 00	
Swamp land warrants-----		6,471 97	
Totals-----	\$40,000 00	\$14,441 97	

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy and deed to 160 acres of land-----	\$10,106 75	

FRENCH SAVINGS AND LOAN SOCIETY.

[Incorporated January 31, 1860.]

HUSSON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt-----	\$180,980 00	Due depositors-----	\$2,349,119 00
Miscellaneous bonds and stocks-----	150,000 00		
Loans on real estate-----	420,731 00		
Loans on stocks, bonds, and warrants-----	14,200 00		
Money on hand-----	541 31		
Due from banks and bankers-----	111,000 00		
Furniture and fixtures-----	200 00		
Deficit-----	1,471,466 69		
Total resources-----	\$2,349,119 00	Total liabilities-----	\$2,349,119 00

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value. (Estimated.)
Lameda-----		\$24,500 00
San Francisco-----	\$180,980 00	156,480 00
Totals-----	\$180,980 00	\$180,980 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lameda-----	\$118,372 00	
Pescadero-----	2,000 00	
San Mateo-----	2,339 00	
San Mateo-----	151,400 00	
San Francisco-----	146,620 00	
Totals-----	\$420,731 00	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value. (Estimated.)
10 bonds Amador Canal and M. G. Company--	\$150,000 00	\$135,500 00	\$150,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
100 shares of Santa Cruz Island Company-----	\$4,200 00	\$12,000 00
100 shares Amador Canal Company-----	10,000 00	
Totals-----	\$14,200 00	\$12,000 00

MARYSVILLE SAVINGS BANK—MUTUAL.

[Incorporated April 8, 1869.]

MARCUS MARCUSE, President.

FRANK W. H. AARON, President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$4,347 84	Surplus—Reserve fund.....	\$84,000 00
Real estate taken for debt.....	71,614 44	Due depositors.....	237,545 81
Loans on real estate.....	171,922 82		
Loans on other securities (grain, etc.).....	500 00		
Money on hand.....	778 10		
Checks and other cash items.....	1,388 82		
Due from banks and bankers.....	12,562 23		
Interest accrued.....	31,333 45		
Other assets.....	3,219 85		
Total resources.....	\$297,667 55	Total liabilities.....	\$297,667 55

DETAILS.

The names of the Directors are as follows: M. Marcuse, R. G. Stanwood, I. S. Belding, E. Knight, L. T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Yuba.....	\$23,639 93	
Sutter.....	28,223 67	
Butte.....	6,962 51	\$71,614 44
Colusa.....	8,830 75	
Tehama.....	3,957 58	
Totals.....	\$71,614 44	\$71,614 44

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba.....	\$26,030 54	\$31,000 00
Sutter.....	115,590 32	146,000 00
Butte.....	61,600 75	75,000 00
Totals.....	\$203,221 61	\$252,000 00

Description of Loans on other Securities.	Amount Loaned.	Market Value.
Advanced for seed, secured by mortgage on crop.....	\$500 00	

MASONIC SAVINGS AND LOAN BANK.

[Incorporated November 4, 1869.]

PETER DEAN, President.

H. T. GRAVES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$194,855 03	Due depositors.....	\$297,545 81
Loans on real estate.....	30,414 64		
Money on hand.....	65,240 60		
Furniture and fixtures.....	1,775 00		
Interest accrued.....	5,260 54		
Total resources.....	\$297,545 81	Total liabilities.....	\$297,545 81

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows:

Frank Eastman.....	23 1/3 shares	Jonathan Kittredge.....	23 1/3 shares
E. Pratt.....	23 1/3 shares	W. T. Garratt.....	23 1/3 shares
H. Culver.....	23 1/3 shares	Peter Dean.....	3 1/3 shares
George Robins.....	1 1/3 shares	James Simpson.....	1 1/3 shares
Smith.....	23 1/3 shares	J. K. C. Hobbs.....	23 1/3 shares
F. Snow.....	23 1/3 shares	T. V. O'Brien.....	3 1/3 shares
H. Wetherbee.....	1 1/3 shares	Clarissa Wetherbee.....	17 shares
T. Graves.....	20 shares	I. G. Athearn.....	5 shares
T. Graves (Trustee).....	64 shares		

Total number of shares held by the Directors is..... 300 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value. (Estimated.)
San Francisco.....	\$178,418 79	
Alameda.....	16,436 24	\$194,855 03
Totals.....	\$194,855 03	\$194,855 03

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value. (Estimated.)
San Francisco.....	\$22,889 64	
Alameda.....	7,525 00	\$30,414 64
Totals.....	\$30,414 64	\$30,414 64

ODD FELLOWS' SAVINGS BANK.

[Incorporated October 13, 1866.]

MARTIN HELLER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$675,859 07	Capital paid in coin	\$128,975 00
Loans on real estate	76,235 01	Due depositors	30,000 00
Loans on stocks, bonds, and warrants	30,000 00	Other liabilities	
Money on hand	4,239 23		
Due from banks and bankers	66,930 63		
Furniture and fixtures	940 00		
Interest accrued	2,292 49		
Other assets	66 49		
Balance depreciation of assets	263,783 48		
Total resources	\$1,120,346 40	Total liabilities	\$1,120,346 40

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total actually paid in coin by stockholders for capital stock is \$128,975; the total number of stock issued is 1,249.

The names of the Directors, and number of shares of stock held by each, are as follows:

Martin Heller	50 shares	Charles Montgomery	10 shares
D. Hunter	50 shares	D. L. Randolph	10 shares
C. M. Boyd	12 shares	A. W. Scott	10 shares
J. F. Kennedy	10 shares	S. Tarus	10 shares

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value (Estimated)
Alameda	\$4,507 00	
Napa	45,517 00	
San Francisco	296,515 00	
San Mateo	90,560 00	
Santa Clara	112,409 13	
Sonoma	51,350 94	
Sutter	75,000 00	
Totals	\$675,859 07	\$675,859 07

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value (Estimated)
Alameda	\$1,200 00	
Napa	5,540 00	
San Francisco	38,627 92	
San Mateo	5,464 09	
Santa Clara	8,000 00	
Solano	2,300 00	
Sonoma	15,103 00	
Totals	\$76,235 01	\$76,235 01

ODD FELLOWS' SAVINGS BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent coupon bonds	\$5,000 00		\$6,000 00
10 shares capital stock of the Spring Valley Water Works	30,000 00	\$30,000 00	29,250 00
10 shares of the San Francisco Gas Light Co.	20,000 00		11,800 00
Totals	\$55,000 00	\$30,000 00	\$47,050 00

SEMI-ANNUAL REPORTS
OF THE
COMMERCIAL BANKS,

July 1, 1883.

REPORTS OF COMMERCIAL BANKS.

BANK OF ANAHEIM.

[Incorporated June 23, 1876.]

W. K. JAMES, President.

GEO. B. SHAFFER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$3,069 03	Capital paid in coin.....	\$20,000 00
Real estate taken for debt.....	8,041 30	Surplus—Reserve fund.....	7,000 00
Miscellaneous bonds and stocks.....	4,000 00	Due depositors.....	49,988 71
Loans on real estate.....	9,900 00	Other liabilities.....	187 02
Loans on personal security (including overdrafts).....	35,527 70		
Money on hand.....	3,390 93		
Due from banks and bankers.....	9,482 45		
Furniture and fixtures.....	3,000 00		
Other assets.....	764 32		
Total resources.....	\$77,175 73	Total liabilities.....	\$77,175 73

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. Mott.....	10 shares	H. Mabury.....	485 shares
W. K. James.....	10 shares	P. James.....	485 shares
J. F. Spence.....	10 shares		
Total number of shares held by the Directors is.....			1,000 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$8,401 30	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$9,900 00	\$24,000 00

BANK OF ANAHEIM—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares Gas Consumers' stock	\$2,000 00	\$2,000 00	\$2,000 00
341 shares Odd Fellows' Hall stock	3,400 00	2,000 00	2,000 00
Totals	\$5,400 00	\$4,000 00	\$4,000 00

[1883.]

BANK OF BENICIA.

[Incorporated December 1, 1881.]

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 01	Capital paid in coin	\$39,000 00
County warrants	6,110 78	Due depositors	27,756 04
Loans on real estate	16,250 00	Due banks and bankers	11,217 07
Loans on personal security (including overdrafts)	36,413 55	Other liabilities	1,889 86
Money on hand	4,789 40		
Furniture and fixtures	1,774 51		
Expenses and taxes	1,254 72		
Total resources	\$79,862 97	Total liabilities	\$79,862 97

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$39,000; the total number of shares of stock issued is 390; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	100 shares	J. E. Crooks	50 shares
W. C. Belcher	110 shares	J. S. Cone	30 shares
N. D. Rideout	50 shares		
Total number of shares held by the Directors is		340 shares	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$15,500 00	\$36,700 00
Sacramento	750 00	1,680 00
Totals	\$16,250 00	\$38,380 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value	Amount Invested.	Market Value.
Solano County scrip	\$4,429 50	\$4,514 45	\$4,689 55
Yuba County scrip	1,551 21	1,596 33	1,623 45
Totals	\$5,980 71	\$6,110 78	\$6,313 00

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January, 1873.]

N. D. RIDEOUT, President.

CHARLES FAULKNER, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	34,981 09	Surplus—Reserve fund	33,000 00
Miscellaneous bonds and stocks	51,330 00	Due depositors	329,000 00
County warrants	265 91	Due banks and bankers	92,000 00
Loans on real estate	224,250 00		
Loans on stocks, bonds, and warrants	52,700 00		
Loans on other securities (grain, etc.)	10,065 00		
Loans on personal security (including overdrafts)	238,768 97		
Money on hand	42,614 15		
Due from banks and bankers	4,954 83		
Furniture and fixtures	3,547 50		
Other assets	12,570 25		
Total resources	\$706,047 70	Total liabilities	\$706,047 70

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000; the total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	145 shares	J. R. Robinson	40 shares
A. H. Chapman	200 shares	Charles Faulkner	375 shares
George C. Perkins	400 shares		
Total number of shares held by the Directors is			1,100 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$24,981 09	\$24,981 09
Tehama	10,000 00	10,000 00
Totals	\$34,981 09	\$34,981 09

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$173,250 00	\$213,250 00
Colusa	26,000 00	30,000 00
Butte and Colusa	25,000 00	100,000 00
Totals	\$224,250 00	\$343,250 00

BANK OF BUTTE COUNTY—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
603 shares Chico Gas Company	\$30,150 00	\$18,090 00	
831 shares Chico Water Company	83,100 00	33,240 00	
Totals	\$113,250 00	\$51,330 00	

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Butte County stock	\$74,500 00	\$52,700 00	\$74,500 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$10,065 00	\$11,000 00

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

WILLIAM ALVORD, President.

THOMAS BROWN, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt.....	606,698 08	Surplus—Reserve fund, and	
Miscellaneous bonds and stocks.....	658,577 76	profit and loss.....	1,612,330 33
Loans on real estate.....	425,470 97	Due depositors.....	7,608,330 33
Loans on stocks, bonds, and		Due banks and bankers.....	90,728 45
warrants.....	936,832 32	Other liabilities.....	
Loans on other securities (grain,			
etc.).....	970,214 20		
Loans on personal security (in-			
cluding overdrafts).....	4,711,433 52		
Money on hand, checks, and			
other cash items.....	1,863,211 37		
Due from banks and bankers.....	1,824,770 60		
Other assets.....	63,178 63		
Total resources.....	\$12,310,387 45	Total liabilities.....	\$12,310,387 45

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000; the total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills.....	250 shares	J. C. Wilmerding.....	210 shares
William Sharon.....	2,468 shares	James Freeborn.....	100 shares
William Alvord.....	150 shares	M. Lewis.....	600 shares
Charles Mayne.....	305 shares	E. W. Newhall.....	150 shares
Jerome Lincoln.....	100 shares	T. W. Sharon.....	180 shares
Adam Grant.....	240 shares		

Total number of shares held by the Directors is 4,753 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$26,153 52	\$308,400 00
Alameda.....	16,136 12	16,136 12
San Mateo.....	39,922 83	40,000 00
Fresno.....	153,025 25	383,100 00
Sundry lots in Town of Cornell, Illinois.....	17,307 38	17,307 38
Lands in Alameda, Fresno, Kern, Merced, Napa, San Francisco, Solano, San Mateo, San Luis Obispo, and Tulare.....	104,152 98	222,200 00
Totals.....	\$606,698 08	\$995,000 00

BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$156,573 72	\$285,600 00
Alameda.....	10,000 00	30,000 00
Nevada.....	2,749 60	10,000 00
Merced.....	28,778 93	65,800 00
San Luis Obispo.....	5,500 00	9,000 00
Fresno.....	203,016 51	370,756 00
Mendocino.....	5,618 04	7,000 00
Amador.....	9,705 21	10,000 00
Sierra.....	3,528 96	10,000 00
Totals.....	\$425,470 97	\$798,156 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
English Consols.....	\$600,000 00	
Oakland Gas Light bonds.....	20,000 00	
Santa Clara Mining Association bonds.....	18,073 26	
United States bonds.....	1,190 00	
San Joaquin and Kings River Canal and Irrigation Company's stock.....	17,529 50	
Land Investment Company, Black Bear Quartz Mining Company, San Jacinto Irrigation Company.....	3,785 00	
Totals.....	\$658,577 76	

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Jersey City Bonds.....	\$700 00	
Southern Pacific Railroad bonds.....	500 00	
United States bonds.....	629 77	
Oakland Gas bonds.....	32,000 00	
Maricopa County bonds.....	30,000 00	
North Pacific Railroad bonds.....	50,242 74	
Carson, Colorado Railroad, Colusa County bonds, Colusa County Bank stock, stock of incorporated mining companies, and other stocks.....	822,759 81	
Totals.....	\$936,832 32	

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$825,576 79	
Assignment contracts, mortgages, collaterals, notes, and insurance policies.....	144,637 41	
Totals.....	\$970,214 20	

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated March 31, 1882.]

N. D. RIDEOUT, President.

A. ABBOTT, Cash.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$100 50	Capital paid in coin	\$100,000 00
Loans on real estate	70,308 00	Surplus—Reserve fund	1,300 00
Loans on stocks, bonds, and warrants	47,584 23	Due depositors	362,700 00
Loans on other securities (grain, etc.)	5,500 00	Due banks and bankers	76,200 00
Loans on personal security (including overdrafts)	256,775 76	Other liabilities	14,500 00
Money on hand	93,126 68		
Due from banks and bankers	68,594 53		
Furniture and fixtures	800 00		
Interest accrued	7,000 68		
Expenses and taxes	5,450 78		
Total resources	\$555,241 16	Total liabilities	\$555,241 16

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares issued is 5,000; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. W. Clarke	200 shares	N. D. Rideout	3,300 shares
Fred. Cox	200 shares	J. E. Watson	100 shares
A. Gallatin	200 shares	A. Abbott	100 shares
Geo. C. Perkins	200 shares		
Total number of shares held by the Directors is			4,300 shares

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$22,308 00	\$60,000 00
Butte	5,000 00	12,000 00
Sutter	20,000 00	40,000 00
Sacramento	10,000 00	16,000 00
Plumas	13,000 00	25,000 00
Totals	\$70,308 00	\$153,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants	\$100 50	\$100 50	\$100 50

CALIFORNIA STATE BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sacramento City warrants	\$30,000 00	\$30,000 00	\$30,000 00
Friend & Terry Lumber Company stock	20,000 00	17,584 23	23,000 00
Totals	\$50,000 00	\$47,584 23	\$53,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$5,500 00	\$7,000 00

10²³

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY SAN FRANCISCO.

[Incorporated April 24, 1882.]

J. D. FRY, President.

CHAS. R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$840,532 50
Miscellaneous bonds and stocks	3,530 00	Due depositors	173,363 14
Loans on stocks, bonds, and warrants	67,200 00	Other liabilities	23,586 86
Loans on other securities (grain, etc.)	90,750 00		
Loans on personal security (including overdrafts)	4,042 42		
Money on hand	37,227 97		
Due from banks and bankers	34,438 04		
Interest accrued	495 32		
Total resources	\$1,037,683 75	Total liabilities	\$1,037,683 75

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the amount actually paid in coin by stockholders for capital stock is \$840,532 50; the total amount of shares of stock issued is 20,000; the amount paid up on each share of stock is \$40 45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry	720 shares	Frank H. Woods	200 shares
C. F. McDermott	1,650 shares	Peter Dean	100 shares
Samuel Davis	100 shares	Charles Main	200 shares
Lloyd Tevis	100 shares	I. G. Wickersham	600 shares
Hy. Wadsworth	100 shares	James H. Goodman	300 shares
G. L. Bradley	188 shares		
Total number of shares held by the Directors is	4,968 shares		

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Francisco City and County bonds	\$2,420 00	\$2,420 00	\$2,420 00
State of California bonds	1,110 00	1,110 00	1,110 00
Totals	\$3,530 00	\$3,530 00	\$3,530 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$97,800 00	\$67,200 00	\$67,200 00
Description of Loans on other Securities.		Amount Loaned.	Market Value.
Merchandise on Safe Deposit receipts		\$90,750 00	\$90,750 00

BANK OF CHICO.

[Incorporated December 26, 1872.]

JOHN CONLEY, President.

ALEX. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	5,586 23	Surplus	30,000 00
Miscellaneous bonds and stocks	26,418 75	Due depositors	173,363 14
Loans on real estate	87,600 31	Due banks and bankers	26,624 08
Loans on stocks, bonds, and warrants	2,351 33	Other liabilities	23,586 86
Loans on other securities (grain, etc.)	31,885 63		
Loans on personal security (including overdrafts)	148,926 58		
Money on hand	30,924 56		
Furniture and fixtures	2,995 50		
Expenses and taxes	3,437 54		
Other assets (gold dust)	447 65		
Total resources	\$353,574 08	Total liabilities	\$353,574 08

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Conley	650 shares	Alex. H. Crew	875 shares
John Gowell	845 shares		
Total number of shares held by the Directors is	2,370 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Yuba	\$3,878 23	\$4,550 00
Butte	1,708 00	1,400 00
Totals	\$5,586 23	\$5,950 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$52,897 75	\$113,600 00
Butte	14,502 01	43,865 00
San Francisco	5,200 55	10,800 00
Totals	\$72,600 31	\$168,265 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Francisco City and County Bonds	\$25,000 00	\$26,418 75	\$27,500 00

BANK OF CHICO—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Chico Water Company stock.....	\$3,200 00	\$994 85	\$1,356 48
Butte County warrants.....	1,393 05	1,356 48	
Totals.....	\$4,593 05	\$2,351 33	

Description of Loans on other Securities.	Amount Loaned.	Market Value.
Warehouse receipts on wool.....	\$17,619 38	\$17,619 38
Warehouse receipts on sacks.....	4,656 25	4,656 25
Warehouse receipts on barley.....	1,600 00	1,600 00
Bank certificate.....	720 00	720 00
Jewelry.....	290 00	290 00
Wheat.....	7,000 00	7,000 00
Totals.....	\$31,885 63	\$31,885 63

CITIZENS' BANK—NEVADA CITY.

[Incorporated September 21, 1876.]

M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$30,000 00
Real estate taken for debt.....	5,285 65	Due depositors.....	118,352 82
United States bonds.....	592 15	Other liabilities.....	9,178 79
Miscellaneous bonds and stocks.....	30,315 00		
County warrants.....	11,526 73		
Loans on real estate.....	27,154 00		
Loans on stocks, bonds, and warrants.....	316 40		
Loans on other securities (grain, etc.).....	1,529 00		
Loans on personal security (including overdrafts).....	35,058 02		
Money on hand.....	17,977 67		
Due from banks and bankers.....	19,776 99		
Furniture and fixtures.....	3,000 00		
Total resources.....	\$157,531 61	Total liabilities.....	\$157,531 61

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000; the total number of shares of stock issued is 1,984 $\frac{22}{100}$; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

John T. Morgan.....	903 $\frac{44}{100}$ shares	G. M. Hughes.....	1 $\frac{53}{100}$ shares
M. Preston.....	546 $\frac{88}{100}$ shares	R. M. Hunt.....	1 $\frac{17}{100}$ shares
Houseman.....	21 $\frac{46}{100}$ shares	N. Searls.....	3 $\frac{77}{100}$ shares
A. Cooper.....	4 $\frac{28}{100}$ shares		
Total number of shares held by the Directors is.....			1,481 $\frac{47}{100}$ shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$5,285 65	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$27,154 00	\$55,000 00

CITIZENS' BANK—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market
Nevada County 7 per cent bonds, 1883.....	\$30,000 00	\$30,315 00	\$30,000 00
Nevada County warrants, subject to redemption from money now in treasury.....	11,526 73	11,526 73	11,526 73
United States bonds.....	500 00	592 15	500 00
Totals	\$42,026 73	\$42,433 88	\$42,026 73
Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market
Nevada County N. G. R. R. stock and coupons.....	\$1,000 00	\$316 40	\$1,000 00
Description of Loans on other Securities.		Amount Loaned.	Value of Securities
Paid up life and endowment insurance policy.....		\$600 00	\$600 00
Cabinet specimens and instruments.....		140 00	140 00
Passbooks.....		40 00	40 00
Gold bearing sulphurets.....		749 00	749 00
Totals		\$1,529 00	\$1,529 00

COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

GEORGE HAGER, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$21,000 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt.....	30,031 04	Due depositors.....	537,865 69
United States bonds.....	20,000 00	Other liabilities.....	64,987 21
County warrants.....	1,654 70		
Loans on real estate.....	479,073 11		
Loans on stocks, bonds, and warrants.....	300 00		
Loans on other securities (grain, etc.).....	6,969 30		
Loans on personal security (in- cluding overdrafts).....	365,362 44		
Money on hand.....	44,780 75		
Checks and other cash items.....	2,075 67		
Due from banks and bankers.....	82,953 43		
Furniture and fixtures.....	2,688 95		
Interest accrued.....	42,063 51		
Premium on bonds.....	3,900 00		
Total resources.....	\$1,102,852 90	Total liabilities.....	\$1,102,852 90

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000; the total number shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

George Hager.....	653 shares	John Boggs.....	63 shares
W. P. Harrington.....	380 shares	Edgar Mills.....	743 shares
J. F. Goad.....	653 shares		
Total number of shares held by the Directors is.....			2,492 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$29,031 04	\$29,031 04
Shasta.....	1,000 00	1,000 00
Totals.....	\$30,031 04	\$30,031 04

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$479,073 11	\$700,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent bonds.....	\$20,000 00	\$23,900 00	\$24,000 00

COLUSA COUNTY BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa stage stock	\$700 00	\$300 00	
Description of Loans on other Securities.	Amount Loaned.	Market Value.	
Grain and flour in warehouse and mill	\$6,969 30		

1883.]

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

J. T. RYLAND, President.

THOMAS F. MORRISON, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$75,423 71	Capital paid in coin	\$300,000 00
United States bonds	300,793 75	Surplus—Reserve fund	145,396 21
Miscellaneous bonds and stocks	13,167 75	Due depositors	762,735 45
County warrants	24,511 95	Due banks and bankers	3,590 87
Loans on real estate	340,975 98	Other liabilities	19,486 09
Loans on stocks, bonds, and warrants	8,050 00		
Loans on other securities (grain, etc.)	20,770 43		
Loans on personal security (including overdrafts)	130,991 45		
Money on hand	60,466 41		
Due from banks and bankers	234,741 20		
Furniture and fixtures	3,400 00		
Interest accrued	17,915 99		
Total resources	\$1,231,208 62	Total liabilities	\$1,231,208 62

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000; the total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. T. Ryland	1,700 shares	E. Williams	500 shares
A. McLaughlin	150 shares	G. W. Cozzens	100 shares
A. D. Murphy	242 shares	J. N. Malarin	125 shares
E. W. Rutherford	400 shares	L. Lion	265 shares
J. Rich	420 shares		
Total number of shares held by the Directors is			3,902 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$21,879 16	
San Benito	20,000 00	
Fresno	28,387 50	
Contra Costa	5,157 05	
Totals	\$75,423 71	

COMMERCIAL AND SAVINGS BANK OF SAN JOSE—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$273,408 84	\$500,000 00
Merced	2,700 00	4,000 00
Monterey and Ventura	27,600 00	42,000 00
State of Nevada	15,267 14	20,000 00
Los Angeles	18,000 00	23,000 00
San Luis Obispo	4,000 00	5,000 00
Totals	\$340,975 98	\$596,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$253,300 00	\$300,793 75	\$300,793 75
Los Angeles City bonds	3,000 00	3,000 00	3,100 00
Eureka Warehouse		2,060 25	5,000 00
San Luis Water Company	15,000 00	8,107 50	12,000 00
County warrants	24,511 95	24,511 95	24,511 95
Totals	\$295,811 95	\$338,473 45	\$345,405 70

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José Water Company	\$10,500 00	\$4,950 00	\$9,000 00
San José Gas Company	18,500 00	2,400 00	7,000 00
United States 4 per cent bonds	100 00	100 00	1,100 00
Commercial Savings Bank stock	2,500 00	600 00	1,100 00
Totals	\$31,600 00	\$8,050 00	\$18,100 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$20,770 43	\$47,500 00

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

DANIEL HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$14,768 32	Capital paid in coin	\$50,000 00
United States bonds (cost)	14,936 25	Due depositors	100,666 22
Miscellaneous bonds and stocks (cost)	3,125 00	Due banks and bankers	261 56
County warrants (cost)	549 65	Other liabilities	5,049 94
Loans on real estate	45,486 41		
Loans on personal security (including overdrafts)	34,070 33		
Money on hand	19,781 11		
Checks and other cash items	5,175 61		
Due from banks and bankers	11,738 51		
Furniture and fixtures	2,091 87		
Expenses and taxes	2,708 84		
Other assets	1,545 82		
Total resources	\$155,977 72	Total liabilities	\$155,977 72

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay	150 shares	H. Mabury	200 shares
A. Palmer	150 shares	E. F. Spence	200 shares
A. Vanderlip	150 shares	W. S. Bartlett	50 shares
W. Gardner	50 shares		
Total number of shares held by the Directors is	950 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$45,486 41	\$100,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$12,500 00	\$14,936 25	
Los Angeles County school bonds	3,000 00	3,125 00	
Los Angeles County road district and school warrants	549 65	549 65	
Totals	\$16,049 65	\$18,610 90	

CONSOLIDATED BANK OF SAN DIEGO.

[Incorporated October 6, 1879.]

O. S. WITHERBY, President.

BRYANT HOWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$50,000 00
County and city warrants	33,637 40	Surplus—Reserve fund	25,000 00
Loans on real estate	39,729 00	Due depositors	286,100 00
Loans on stocks, bonds, and warrants	20,541 21	Due banks and bankers	21,000 00
Loans on other securities (grain, etc.)	14,917 00	Other liabilities	5,000 00
Loans on personal security (including overdrafts)	206,929 85		
Money on hand	39,173 77		
Checks and other cash items	6,627 41		
Due from banks and bankers	4,483 05		
Expenses and taxes	977 31		
Other assets	1,067 38		
Total resources	\$388,083 38	Total liabilities	\$388,083 38

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000; the total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. W. Moore	54 shares	J. M. Pierce	54 shares
O. S. Witherby	200 shares	Geo. A. Cowles	75 shares
Geo. Geddes	90 shares	B. Howard	176 shares
Levi Chase	60 shares		
Total number of shares held by the Directors is	704 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$39,729 00	\$50,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Diego city and county warrants	\$33,637 40	\$33,637 40	\$33,637 40

CONSOLIDATED BANK OF SAN DIEGO—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Diego Gas Company stock	\$3,500 00	\$2,800 00	\$3,500 00
San Diego Water Company stock	10,000 00	5,756 00	7,500 00
Masonic Building Association stock	2,730 00	1,763 25	2,100 00
Central Market Company stock	8,000 00	4,400 00	5,994 00
Sun Publishing Company stock	1,250 00	625 00	937 50
San Diego Public Hall Association stock	117 60	100 00	105 00
Commercial Bank of San Diego stock	150 00	1,146 96	800 00
California Southern Railroad Company stock	1,100 00	1,100 00	1,100 00
San Diego city and county warrants	3,629 49	2,850 00	3,100 00
Totals	\$30,477 09	\$20,541 21	\$25,136 50

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for cement, coal, sacks, tin plates, and demijohns	\$12,927 00	\$14,477 00
Jewelry	240 00	400 00
Windmills in warehouse	1,750 00	2,600 00
Totals	\$14,917 00	\$17,477 00

BANK OF DIXON.

[Incorporated October 30, 1874.]

S. G. LITTLE, President.

R. HARKINSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100
Real estate taken for debt	21,418 03	Surplus—Reserve fund	23,500 00
County warrants	493 55	Due depositors	169,700 00
Loans on real estate	198,667 74	Other liabilities	8,000 00
Loans on stocks, bonds, and warrants	3,660 54		
Loans on personal security (including overdrafts)	141,697 66		
Money on hand	5,116 75		
Due from banks and bankers	19,662 83		
Furniture and fixtures	1,000 00		
Interest accrued	17,968 68		
Total resources	\$416,685 78	Total liabilities	\$416,685 78

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100; the total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little	110 shares	J. S. Mayes	100 shares
J. S. Garnett	100 shares	J. M. Dudley	50 shares
H. Peterson	100 shares	J. Bithell	230 shares
J. C. Merryfield	100 shares		
Total number of shares held by the Directors is	790 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$165,167 74	\$300,000 00
Colusa	33,500 00	75,000 00
Totals	\$198,667 74	\$375,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants	\$493 55	\$493 55	

FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

T. S. EWING, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Real estate taken for debt	2,516 12	Due depositors	68,720 62
Loans on real estate	14,200 00	Due banks and bankers	8,153 45
Loans on stocks, bonds, and warrants	200 00	Other liabilities	12,084 33
Loans on personal security (including overdrafts)	94,256 48		
Money on hand	7,654 39		
Furniture and fixtures	733 70		
Expenses and taxes	1,309 41		
Total resources	\$127,333 40	Total liabilities	\$127,333 40

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375; the total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing	320 shares	J. M. C. Jasper	40 shares
B. F. Dam	20 shares	S. D. Wood	20 shares
Daniel Fraser	25 shares		
Total number of shares held by the Directors is	425 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$1,000 00	\$1,000 00
Yuba	1,391 12	1,400 00
Yuba	125 00	150 00
Totals	\$2,516 12	\$2,550 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butter	\$8,000 00	
Butter	4,000 00	
Placer	700 00	
Yuba	900 00	
Totals	\$14,200 00	

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company	\$300 00	\$200 00	\$300 00

FARMERS' EXCHANGE BANK—SAN BERNARDINO.

[Incorporated May 16, 1881.]

BYRON WATERS, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid in coin	\$30,000 00
County warrants	10,719 31	Due depositors	132,100 00
Loans on real estate	21,262 66	Due banks and bankers	5,512 85
Loans on stocks, bonds, and warrants	1,000 00	Other liabilities	
Loans on personal security (including overdrafts)	70,388 90		
Money on hand	25,751 65		
Due from banks and bankers	30,289 90		
Furniture and fixtures	1,966 27		
Interest accrued	2,316 23		
Gold dust	1 55		
Total resources	\$167,864 04	Total liabilities	\$167,864 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Byron Waters	25 shares	John Anderson	34 1/2 shares
J. H. Stewart	34 1/2 shares	M. Byrne	30 shares
Richard Gird	137 shares	C. Kurtz	34 1/2 shares
H. L. Drew	146 shares		
Total number of shares held by the Directors is	440 1/2 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$6,500 00	\$18,000 00
San Bernardino	14,762 66	35,000 00
Totals	\$21,262 66	\$53,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Bernardino County warrants	\$10,719 31	\$10,719 31	\$10,719 31

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Cram School District bonds	\$1,000 00	\$1,000 00	\$1,000 00

FARMERS' AND MECHANICS' BANK—HEALDSBURG.

[Incorporated September 1, 1877.]

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, furniture, and fixtures	\$9,000 00	Capital paid in coin	\$84,460 00
Loans on real estate	86,873 00	Due depositors	104,565 12
Loans on personal security (including overdrafts)	110,497 02	Due banks and bankers	21,918 06
Money on hand	7,592 15	Other liabilities	7,690 84
Due from banks and bankers	4,671 85		
Total resources	\$218,634 02	Total liabilities	\$218,634 02

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the total amount actually paid in coin by stockholders for capital stock is \$84,460; the total number of shares of stock issued is 1,363 shares; the amount paid up on each share of stock is \$61 95.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	100 shares	John Moffet	50 shares
A. B. Nalley	100 shares	R. Powell	50 shares
L. A. Norton	151 shares	E. Hamilton	100 shares
R. H. Warfield	58 shares		
Total number of shares held by the Directors is	609 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$86,873 00	\$175,000 00

THE FARMERS' AND MERCHANTS' BANK OF ANGELES.

[Incorporated February 12, 1871.]

ISAAC W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$200,000 00
United States bonds	271,652 87	Surplus—Reserve fund	300,000 00
Miscellaneous bonds and stocks	22,412 08	Due depositors	1,436,375 00
County warrants	4,029 78	Other liabilities	43,800 00
Loans on real estate	173,580 00		
Loans on stocks, bonds, and warrants	68,900 00		
Loans on other securities (grain, etc.)	21,421 50		
Loans on personal security (including overdrafts)	398,720 25		
Money on hand	436,878 96		
Due from banks and bankers	226,230 85		
Furniture and fixtures	7,672 39		
Expenses and taxes	14,301 79		
Other assets (loans on call)	318,037 46		
Total resources	\$1,979,837 93	Total liabilities	\$1,979,837 93

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000; the total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000; the names of Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	82 shares	C. E. Thorn	4 shares
O. W. Childs	30 shares	Domingo Amestoy	4 shares
C. Ducommun	10 shares	P. Garnier	13 shares
John S. Griffin	8 shares	L. C. Goodwin	9 shares
José Mascarel	4 shares		
Total number of shares held by the Directors is	164 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles and San Bernardino	\$173,580 00	\$347,160 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3 and 4 per cent bonds	\$239,500 00	\$271,652 87	\$278,150 00
Los Angeles County bonds	20,012 47	21,391 86	22,000 00
Los Angeles City water	5,000 00	5,050 00	5,000 00
Totals	\$264,512 47	\$298,094 73	\$305,150 00

THE FARMERS' AND MERCHANTS' BANK OF LOS ANGELES—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank, water, and street railroad stock, warrant, etc.	\$107,300 00	\$68,900 00	\$100,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, live stock, etc.	\$21,421 50	\$25,000 00

FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

H. C. BOGGS, President.

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
Real estate taken for debt	450 00	Surplus	16,000 00
County warrants	2,094 66	Due depositors	121,343 99
Loans on real estate	65,677 63		
Loans on other securities (grain, etc.)	1,000 00		
Loans on personal security (including overdrafts)	51,693 94		
Money on hand	45,137 00		
Due from banks and bankers	9,117 29		
Furniture and fixtures	1,737 25		
Interest accrued	10,164 13		
Other assets	312 00		
Total resources	\$202,383 90	Total liabilities	\$202,383 90

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020; the total number of shares of stock issued is 1,000; the average amount paid up on each share of stock is \$65.02.

The names of the Directors, and number of shares held by each, are as follows:

H. C. Boggs	498 shares	George Tucker	13 shares
E. G. Young	213 shares	J. W. Mackall	5 shares
H. D. Snow	113 shares	D. V. Thompson	5 shares
J. F. Berger	1 share		

Total number of shares held by the Directors is 847 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake	\$450 00	\$450 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$65,677 63	\$140,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Lake County warrants, 7 per cent. per annum.	\$2,094 66	\$2,094 66	\$2,094 66

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on printing press—Lakeport Bee-Democrat	\$1,000 00	\$2,000 00

THE FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,019 27	Capital paid in coin	\$40,000 00
Loans on real estate	36,952 50	Surplus—Reserve fund	4,853 79
Loans on stocks	4,034 65	Due depositors	85,120 77
Loans on other securities (grain, etc.)	12,913 97	Due banks and bankers	4,229 97
Loans on personal security (including overdrafts)	37,584 63	Other liabilities	803 46
Money on hand	20,638 85		
Checks and other cash items	11,081 00		
Due from banks and bankers	42 00		
Furniture and fixtures	1,946 71		
Interest accrued	318 81		
Expenses and taxes	1,475 60		
Total resources	\$135,007 99	Total liabilities	\$135,007 99

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Am. Goldstein	200 shares	L. Einstein	50 shares
W. Phillips	140 shares	Lewis Leach	30 shares
L. Graves	100 shares		

Total number of shares held by the Directors is 520 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$36,952 50	\$77,300 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shares Stockton Savings and Loan Society	\$980 00	\$4,034 65	\$980 00
Shares Sacramento Building Association	500 00		500 00
Shares Kings River and Fresno Canal Co.	1,060 00		1,060 00
Shares Centerville and Kingsburg Ditch Co.	3,000 00		3,000 00
Shares Fresno Gaslight Co.	2,800 00		2,800 00
Totals	\$8,340 00	\$4,034 65	\$8,340 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Personal and mortgage notes	\$12,913 97	\$20,310 00

FRESNO COUNTY BANK—FRESNO.

[Incorporated October 26, 1881.]

J. W. HINDS, President.

L. A. BLASINGAME, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$35,000 00
County warrants	930 75	Due depositors	109,827 50
Loans on real estate	26,827 50	Other liabilities	10,000 00
Loans on stocks, bonds, and warrants	6,930 00		
Loans on other securities (grain, etc.)	2,900 00		
Loans on personal security (including overdrafts)	60,759 40		
Money on hand	20,342 15		
Checks and other cash items	66 75		
Due from banks and bankers	24,466 54		
Furniture and fixtures	1,000 00		
Interest accrued	2,155 76		
Expenses and taxes	3,304 06		
Other assets	15 00		
Total resources	\$155,697 91	Total liabilities	\$155,697 91

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$35,000; the total number of shares of stock is 1,000; the amount paid up on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Hinds	300 shares	C. G. Sayle	10 shares
J. A. Blasingame	135 shares	J. H. Braly	300 shares
J. B. Campbell	10 shares	A. H. Statham	100 shares
Wm. Faymonville	10 shares		
Total number of shares held by the Directors is	565 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$26,827 50	\$34,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County warrants, registered	\$930 75	\$930 75	\$930 75

FRESNO COUNTY BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
88 shares Homestead Raisin Vineyard Company	\$14,720 00	\$5,000 00	\$14,720 00
1 share Centerville and Kingsburg Ditch Co.	1,280 00	1,200 00	2,750 00
1 share Fowler's Switch Ditch Company	1,800 00	400 00	1,800 00
1 share Kings River and Fresno Canal and Water Company	800 00	330 00	800 00
Totals	\$18,600 00	\$6,930 00	\$20,070 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat	\$2,900 00	\$4,050 00

GRANGERS' BANK OF CALIFORNIA.

[Incorporated April 27, 1874.]

JOHN LEWELLING, President.

A. MONTPELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (\$ interest) -----	\$95,000 00	Capital paid in coin -----	\$542,850
Real estate taken for debt -----	82,182 06	Surplus—Reserve fund -----	23,772 59
Loans on real estate -----	87,230 00	Due depositors -----	526,000
Loans on stocks, bonds, and warrants -----	62,170 00	Due banks and bankers -----	35,000
Loans on other securities (grain, etc.) -----	352,798 67	Other liabilities -----	35,000
Loans on personal security (including overdrafts) -----	240,924 01		
Money on hand -----	145,673 35		
Due from banks and bankers -----	26,597 71		
Furniture and fixtures -----	3,000 00		
Interest accrued -----	18,540 95		
Expenses and taxes -----	13,772 59		
Total resources -----	\$1,127,889 34	Total liabilities -----	\$1,127,889 34

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the amount actually paid in coin by stockholders for capital stock is \$542,850; the total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Lewelling -----	668 shares	Thomas McConnell -----	94 shares
C. J. Cressey -----	45 shares	Uriah Wood -----	216 shares
A. D. Logan -----	2,020 shares	H. M. LaRue -----	25 shares
J. C. Merryfield -----	47 shares	J. C. Steele -----	70 shares
J. H. Gardiner -----	53 shares	Seneca Ewer -----	100 shares
T. E. Tynan -----	25 shares		
Total number of shares held by the Directors is -----	3,303 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco -----	\$5,235 82	\$110,000
Butte -----	67,831 65	
Colusa -----	9,114 59	
Totals -----	\$82,182 06	\$110,000

GRANGERS' BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer -----	\$1,000 00	\$199,000 00
Fresno -----	2,000 00	
Colusa -----	1,000 00	
Colusa -----	19,250 00	
Sanislaus -----	7,580 00	
Merced -----	4,500 00	
Yuba -----	2,000 00	
San Francisco -----	15,500 00	
Contra Costa -----	25,000 00	
San Joaquin -----	2,400 00	
Monterey -----	4,000 00	
Butte -----	3,000 00	
Totals -----	\$87,230 00	\$199,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks -----	\$100,000 00	\$62,170 00	\$100,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts of wheat, barley, wool, etc. -----	\$267,382 17	\$400,000 00
Other collaterals (general merchandise) -----	85,416 50	130,000 00
Totals -----	\$352,798 67	\$530,000 00

BANK OF GILROY.

[Incorporated June 5, 1871.]

L. A. WHITEHURST, President.

GEORGE E. HERSEY, Cash.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$4,578 51	Capital paid in coin.....	\$68,000
United States bonds.....	20,000 00	Due depositors.....	142,200
County warrants.....	4,154 87	Due banks and bankers.....	4,154 87
Loans on real estate.....	69,407 64	Other liabilities.....	5,700
Loans on other securities (grain, etc.).....	1,450 24		
Loans on personal security (including overdrafts).....	93,269 38		
Money on hand.....	12,679 11		
Due from banks and bankers.....	6,053 41		
Furniture and fixtures.....	1,453 00		
Interest accrued.....	870 42		
Expenses and taxes.....	2,738 94		
Premium on bonds.....	3,646 25		
Total resources.....	\$220,306 77	Total liabilities.....	\$220,306 77

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000; the total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Steuben.....	120 shares	L. A. Whitehurst.....	144 shares
J. H. Ellis.....	200 shares	M. Lennon.....	40 shares
David Wood.....	100 shares		
Total number of shares held by the Directors is.....	604 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books	Market Value
Santa Clara.....	\$3,978 51	\$4,000 00
San Francisco.....	600 00	600 00
Totals.....	\$4,578 51	\$4,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value
Santa Clara.....	\$27,013 10	\$47,000 00
San Benito.....	4,294 54	4,294 54
Tulare.....	37,500 00	65,000 00
Merced.....	600 00	1,000 00
Totals.....	\$69,407 64	\$117,294 54

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value
United States Government bonds.....	\$20,000 00	\$23,646 25	

BANK OF GILROY—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County warrants.....	\$4,154 87	\$4,154 87	\$4,154 87
Description of Loans on other Securities.	Amount Loaned.	Value of Securities.	
Warehouse receipts.....	\$1,450 24	\$2,000 00	

[July 1883.]

THE BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

H. M. WILSON, President.

JONAS BLOOM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$18,118 10	Capital paid in coin	\$85,600 00
Loans on real estate	114,974 00	Due depositors	127,182 30
Loans on stocks, bonds, and warrants	800 00	Due banks and bankers	23,140 00
Loans on other securities (grain, etc.)	3,487 50	Other liabilities	9,600 00
Loans on personal security (including overdrafts)	94,089 47		
Money on hand	7,682 99		
Checks and other cash items	386 25		
Due from banks and bankers	2,994 24		
Furniture and fixtures	3,000 00		
Total resources	\$245,532 55	Total liabilities	\$245,532 55

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600; the total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Wilson	41 shares	A. W. Stiles	5 shares
Jonas Bloom	50 shares	William Mulligan	1 share
John D. Hassett	87 shares		
Total number of shares held by the Directors is		184 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$6,906 00	\$7,000 00
Sonoma and Mendocino	11,211 00	12,000 00
Totals	\$18,118 00	\$19,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$108,974 00	\$270,400 00
Humboldt	6,000 00	15,000 00
Totals	\$114,974 00	\$285,400 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 Russian Imp'l Govmt. R. R. bonds, £100 each	\$1,000 00	\$8,000 00	\$9,000 00

THE BANK OF HEALDSBURG—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wool in warehouse	\$3,487 50	\$4,500 00

BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises-----	\$8,026 65	Capital paid in coin-----	\$227,000 00
Real estate taken for debt-----	4,332 70	Due depositors-----	191,173 00
County warrants-----	1,163 00	Due banks and bankers-----	61,189 00
Loans on real estate-----	212,908 35	Other liabilities-----	39,389 00
Loans on stocks-----	7,500 00		
Loans on other securities (grain, etc.)-----	101,155 00		
Loans on personal security (in- cluding overdrafts)-----	165,931 65		
Money on hand-----	10,187 30		
Checks and other cash items-----	1,074 40		
Furniture and fixtures-----	3,109 69		
Expenses and taxes-----	3,183 68		
Total resources-----	\$518,572 42	Total liabilities-----	\$518,572 42

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$227,000; the amount actually paid in coin by stockholders for capital stock is \$227,000; the total number of shares of stock issued is 2,270; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins-----	310 shares	Thomas Flint-----	25 shares
N. C. Briggs-----	160 shares	L. A. Whitehurst-----	250 shares
U. Wood-----	285 shares		

Total number of shares held by the Directors is-----1,030 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito-----	\$4,332 70	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito-----	\$212,908 35	\$319,389 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Benito County warrants-----	\$1,163 00	\$1,163 00	\$1,163 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Bank of Hollister-----	\$7,500 00	\$7,500 00	\$7,500 00

BANK OF HOLLISTER—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, wheat, barley, and hay-----	\$79,223 00	\$118,834 00
Crop mortgages on wheat in field and in stack-----	16,500 00	24,750 00
Chattel mortgages-----	4,287 00	6,430 00
Certificate of deposit of Bank of Hollister-----	1,145 00	1,717 00
Totals-----	\$101,155 00	\$151,731 00

HUMBOLDT COUNTY BANK.

[Incorporated February 27, 1873.]

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$13,669 98	Capital paid in coin.....	\$60,000 00
County warrants.....	139 80	Due depositors.....	184,425 20
Loans on real estate.....	70,000 60	Other liabilities.....	26,333 96
Loans on stocks, bonds, and warrants.....	9,000 00		
Loans on personal security (including overdrafts).....	56,496 62		
Money on hand.....	47,996 40		
Due from banks and bankers.....	64,599 63		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	7,751 57		
Other assets.....	258 26		
Total resources.....	\$271,412 86	Total liabilities.....	\$271,412 86

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000; the total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jos. Russ.....	120 shares	I. Cullbery.....	20 shares
J. W. Henderson.....	100 shares	D. R. Jones.....	50 shares
W. M. Huntoon.....	160 shares	Edward Everding.....	20 shares
Thos. Welsh.....	200 shares	E. D. Holt.....	150 shares
H. H. Buhme.....	100 shares		
Total number of shares held by the Directors is.....	920 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$13,669 98	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$70,000 60	\$100,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
208 shares Humboldt County Bank stock.....	\$20,800 00	\$9,000 00	\$8,000 00

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

SOLOMON JEWETT, President.

CHARLES W. FORE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$2,771 17	Capital paid in coin.....	\$53,000 00
Real estate taken for debt.....	17,678 82	Due depositors.....	106,425 20
County warrants.....	3,033 96	Due banks and bankers.....	8,734 97
Loans on real estate.....	31,063 00	Other liabilities.....	12,326 12
Loans on personal security (including overdrafts).....	106,000 51		
Money on hand.....	11,062 64		
Due from banks and bankers.....	798 03		
Furniture and fixtures.....	2,500 00		
Interest accrued.....	2,834 16		
Expenses.....	1,031 34		
Other assets.....	1,712 66		
Total resources.....	\$180,486 29	Total liabilities.....	\$180,486 29

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000; the total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett.....	65 shares	H. Hirshfeld.....	2 shares
Charles W. Fore.....	135 shares	A. Weill.....	3 shares
F. Roper.....	10 shares		
Total number of shares held by the Directors is.....	215 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern.....	\$17,678 82	\$22,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern.....	\$31,063 00	\$50,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Kern County warrants and interest.....	\$3,033 96	\$3,033 96

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

FRANK D. TUNIS, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$43,740
County warrants	805 01	Surplus—Reserve fund	1,660 64
Loans on real estate	46,377 52	Due depositors	41,000 00
Loans on personal security (including overdrafts)	25,242 54	Due banks and bankers	4,912 15
Money on hand	7,739 96	Other liabilities	11,100 00
Furniture and fixtures	2,000 00		
Interest accrued	5,401 12		
Other assets	6,481 11		
Total resources	\$103,047 26	Total liabilities	\$103,047 26

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740; the total number of shares of stock issued is 437,400; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings	390 80 shares	Charles Goodwin	10 40 shares
F. D. Tunis	6 100 shares	R. R. Nichols	3 100 shares
A. Levy	11 shares		
Total number of shares held by the Directors is	422 200 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$46,377 52	\$46,377 52
Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
County warrants	\$805 01	\$805 01

BANK OF LAPORTE.

[Incorporated October, 1871.]

DIXON BRABBAN, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$12,500 00
Real estate taken for debt	1,660 64	Surplus—Reserve fund	4,000 00
Loans on personal security (including overdrafts)	38,776 63	Due depositors	9,732 15
Money on hand	16,317 74	Due banks and bankers	17,558 23
Furniture and fixtures	1,000 00	Other liabilities	20,938 70
Expenses and taxes	\$3,974 07		
Total resources	\$64,729 08	Total liabilities	\$64,729 08

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500; the total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban	374 shares	M. J. Brabban	1 share
A. Brabban	125 shares		
Total number of shares held by the Directors is	500 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra	\$1,660 64	\$5,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Billion in transit	\$8,686 87	\$12,440 80
Solvent accounts	6,564 63	8,400 00
Gold dust and jewelry	984 98	1,850 00
Totals	\$16,236 48	\$22,690 80

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May 24, 1874.]

J. E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	249,483 00	Surplus—Reserve fund	100,000 00
Loans on stocks, bonds, and warrants	9,000 00	Due depositors	318,000 00
Loans on other securities (grain, etc.)	5,000 00	Due banks and bankers	2,000 00
Loans on personal security (including overdrafts)	212,363 63	Other liabilities	91,000 00
Money on hand	72,142 78		
Due from banks and bankers	43,261 90		
Furniture and fixtures	1,900 00		
Other assets	2,165 68		
Total resources	\$612,316 99	Total liabilities	\$612,316 99

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 967½; the amount paid up on each share of stock is \$100. (The remaining shares belong to the bank, and have never been issued.)

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Bixby	52½ shares	John A. Paxton	300 shares
A. W. Bowman	8 shares	Geo. W. Prescott	76½ shares
J. E. Plater	50 shares	J. S. Slausson	10 shares

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$14,500 00	\$17,000 00
San Bernardino	2,500 00	3,000 00
Totals	\$17,000 00	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$208,983 00	\$642,000 00
San Bernardino	40,500 00	102,000 00
Totals	\$249,483 00	\$642,000 00

LOS ANGELES COUNTY BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
and Company stock	\$9,000 00	\$20,000 00
Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
four thousand sheep and pasturage range right	\$5,000 00	\$9,000 00

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

L. I. FISH, President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	5,089 73	Surplus—Reserve fund	41,200 00
County warrants	17,850 60	Due depositors	220,000 00
Loans on real estate	123,902 59	Other liabilities	12,000 00
Loans on other securities (grain, etc.)	4,402 10		
Loans on personal security (including overdrafts)	158,342 97		
Money on hand	27,508 45		
Due from banks and bankers	20,299 69		
Furniture and fixtures	2,000 00		
Interest accrued	15,393 56		
Total resources	\$379,798 69	Total liabilities	\$379,798 69

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares	H. M. Hall	108 shares
B. Fernandez	100 shares	W. M. Hall	100 shares
Simon Blum	108 shares		
Total number of shares held by the Directors is	533 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$5,089 73	\$17,850 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$123,902 59	\$24,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$17,203 18	\$17,859 60	\$24,000 00

Description of Loans on other Securities.	Amount Loaned.	Market Value.
350,215 lbs wheat, and 20,947 lbs barley	\$4,402 10	\$4,402 10

MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

W. M. HALE, Cashier.

EUGENE BROWN, President.

WILLIAM HEESER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$66 90	Capital paid in coin	\$30,000 00
Loans on real estate	7,795 17	Surplus—Reserve fund	1,094 41
Loans on personal security (including overdrafts)	32,641 84	Due depositors	39,410 05
Due from banks and bankers	20,744 22	Other liabilities	8,518 27
Furniture and fixtures	782 97		
Other assets	16,991 63		
Total resources	\$79,022 73	Total liabilities	\$79,022 73

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000; the total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown	1 share	R. Stickney	1 share
C. W. Denslow	25 shares	S. Coombs	25 shares
Augustus Heeser	12 shares	William Heeser	4 shares
F. G. Palmstream	1 share		
Total number of shares held by the Directors is	69 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$7,795 17	\$24,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Mendocino County warrants	\$66 90	\$66 90	\$24,000 00

MERCED BANK.

[Incorporated April 2, 1875.]

SAMUEL J. BATES, President.

FRANK HOWELL, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$11,000 00	Capital paid in coin.....	\$44,775 00
Real estate taken for debt.....	25,648 90	Surplus—Reserve fund.....	6,290 00
Loans on real estate.....	12,495 57	Due depositors.....	87,900 00
Loans on stocks, bonds, and warrants.....	3,824 07	Due banks and bankers.....	4,900 00
Loans on other securities (grain, etc.).....	9,400 28		
Loans on personal security (including overdrafts).....	71,928 39		
Money on hand.....	6,428 60		
Due from banks and bankers.....	802 16		
Furniture and fixtures.....	2,403 78		
Total resources.....	\$143,931 75	Total liabilities.....	\$143,931 75

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$59,700; the total amount actually paid in coin by stockholders for capital stock is \$44,775; the total number of shares of stock issued is 597; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates.....	170 shares	P. Carroll.....	20 shares
John Ruddle.....	40 shares	Thomas Price.....	12 shares
A. Simon.....	40 shares	S. W. Guy.....	14 shares
C. Landrum.....	24 shares		
Total number of shares held by the Directors is.....	320 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$25,019 27	30,000 00
Merced.....	629 63	1,000 00
Totals.....	25,648 90	\$31,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$12,495 57	\$30,000 00

MERCED BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
14 shares Merced Bank stock.....	\$1,050 00	\$2,083 17	2,300 00
Mining stock.....	600 00		
Soldiers' Additional Homestead warrants.....	1,000 00		
Merced County warrants.....	150 00	115 00	140 00
14 shares Merced Bank stock.....	1,050 00	520 00	1,050 00
1,000 shares Confidence Gold Mine stock.....	2,000 00	1,105 90	2,000 00
Totals.....	\$5,850 00	\$3,824 07	\$5,490 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Acceptances Paymaster Central Pacific Railroad.....	\$130 00	\$160 00
Acceptances Merced City Mills.....	1,053 10	1,053 10
Crop mortgages.....	1,247 78	2,500 00
Warehouse receipts, wheat stored.....	6,969 40	10,000 00
Totals.....	\$9,400 28	\$13,713 10

MODESTO BANK.

[Incorporated October 28, 1878.]

A. L. CRESSEY, President.

ROBERT McHENRY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$150,000 00
Real estate taken for debt	4,347 69	Surplus—Reserve fund	7,524 50
County warrants	7,902 85	Due depositors	207,532 00
Loans on real estate	236,697 25	Due banks and bankers	140,000 00
Loans on stocks, bonds, and warrants	900 00	Other liabilities	62,241 00
Loans on personal security (including overdrafts)	236,836 17		
Money on hand	41,687 39		
Checks and other cash items	1,210 22		
Furniture and fixtures	1,000 00		
Interest accrued	32,855 00		
Total resources	\$567,436 57	Total liabilities	\$567,436 57

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000; the total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	444 shares	William Enslen	132 shares
Robert McHenry	376 shares	Caleb Dorsey	62 shares
E. B. Beard	157 shares	W. B. Wood	50 shares
Isaac Perkins	135 shares		
Total number of shares held by the Directors is	1,356 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus—		
Hughes' estate	\$750 68	\$800 00
Wells' estate	2,220 25	2,200 00
Tulare—		
Covert estate	1,376 76	1,350 00
Totals	\$4,347 69	\$4,350 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$231,197 25	\$475,000 00
Fresno	5,500 00	12,000 00
Totals	\$236,697 25	\$487,000 00

MODESTO BANK—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants	\$8,029 87	\$7,902 85	\$8,029 87
Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
in Oakdale Warehouse stock (2 shares)	\$1,000 00	\$500 00	\$800 00
in Modesto Bank stock (5 shares)	300 00	400 00	400 00
Totals	\$1,300 00	\$900 00	\$1,200 00

MONO COUNTY BANK.

[Incorporated October 10, 1877.]

ROBERT BARTON, President.

H. F. HASTINGS, Cash.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$5,750 00	Capital paid in coin -----	\$20,000
Real estate taken for debt -----	1,000 00	Surplus—Reserve fund -----	11,651
County warrants -----	206 75	Due depositors -----	34,800
Loans on real estate -----	500 00	Due banks and bankers -----	100
Loans on stocks, bonds, and warrants -----	15,224 12		
Loans on other securities (grain, etc.) -----	1,927 22		
Loans on personal security (including overdrafts) -----	9,488 23		
Money on hand -----	16,482 03		
Due from banks and bankers -----	12,456 88		
Furniture and fixtures -----	2,375 00		
Other assets -----	1,415 51		
Total resources -----	\$66,825 74	Total liabilities -----	\$66,825

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000; the total number of shares of stock issued is 200; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William S. Hopkins -----	115 shares	H. F. Hastings -----	2 shares
Robert Barton -----	13 shares	E. S. Benedict -----	2 shares

Total number of shares held by the Directors is ----- 132 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mono -----	\$1,000 00	\$400

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono -----	\$500 00	\$1,200

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Mining and other stocks and bonds (sundry accounts of customers) -----	\$15,224 12	\$40,000

COMMERCIAL BANKS.

MONO COUNTY BANK—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust and bullion awaiting returns -----	\$1,927 22	\$2,000 00

BANK OF NAPA.

[Incorporated September 14, 1871.]

LEWIS LEWTON, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, safe vault, and furniture	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	123,108 67	Surplus—Reserve fund	77,500 00
United States bonds	20,750 00	Due depositors	180,000 00
Miscellaneous bonds and stocks	14,000 00	Other liabilities	2,500 00
Loans on real estate	88,473 65		
Loans on stocks, bonds, and warrants	489 92		
Loans on other securities (grain, etc.)	2,805 09		
Loans on personal security (including overdrafts)	92,864 17		
Money on hand	26,147 39		
Due from banks and bankers	25,465 81		
Interest accrued	6,964 75		
Total resources	\$417,069 45	Total liabilities	\$417,069 45

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300; the total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lewis Lewton	189 shares	S. Ewer	10 shares
C. A. Derby	35 shares	S. M. Chapman	44 shares
M. Shaw	5 shares	David Smith	10 shares
J. M. Mansfield	38 shares	L. Evans	30 shares
James Puce	50 shares	W. A. Truebody	22 shares
W. H. Gibbs	5 shares	S. E. Holden	9 shares
W. L. Maynard	10 shares	James Harnett	25 shares
Charles Robinson	30 shares	E. W. Robinson	10 shares
E. T. Sheppard	12 shares		
Total number of shares held by the Directors is	534 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$123,108 67	\$42,000 00
Calistoga		6,000 00
Lake		2,000 00
Fresno		75,000 00
San Francisco		
Totals	\$123,108 67	\$125,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$88,473 65	\$117,000 00

BANK OF NAPA—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States registered bonds, 3 per cent	\$20,000 00	\$20,750 00	\$20,900 00
Napa County railroad bonds, 4 per cent	14,000 00	14,000 00	14,315 00
Totals	\$34,000 00	\$34,750 00	\$35,215 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Ten shares Napa Bank stock	\$1,000 00	\$489 92	\$1,075 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Mutual Life Insurance Company, N. Y., premium paid up	\$1,531 63	\$5,000 00
Bill of sale to Lewis Lewton, 8,000 gallons wine in tanks in wine cellar Wm. Reed, Brown Valley	500 00	2,000 00
Warehouse receipts for wheat in Napa City Mills warehouse	773 46	773 46
Totals	\$2,805 09	\$7,773 46

THE NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

J. C. FLOOD, President.

J. S. ANGUS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$400,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt.....	49,398 87	Surplus—Reserve fund.....	4,500,000 00
Miscellaneous bonds and stocks.....	1,075,981 20	Due depositors.....	4,463,133 17
Loans on real estate.....	368,690 36	Due banks and bankers.....	3,010,767 00
Loans on stocks, bonds, and warrants.....	863,078 23	Other liabilities.....	582,762 43
Loans on other securities (grain, etc.).....	628,468 20		
Loans on personal security (including overdrafts).....	2,547,841 50		
Money on hand.....	320,571 10		
Checks and other cash items.....	124,651 14		
Due from banks and bankers.....	9,161,749 18		
Other assets.....	16,232 90		
Total resources.....	\$15,556,662 68	Total liabilities.....	\$15,556,662 68

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000; the total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. C. Flood.....	6,989 $\frac{3}{4}$ shares	J. L. Flood.....	2,760 $\frac{1}{2}$ shares
J. W. Mackay.....	10,000 shares	G. L. Brander.....	250 shares
J. G. Fair.....	10,000 shares		
Total number of shares held by the Directors is.....		30,000 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value (Estimated)
San Francisco.....	\$49,398 87	\$70,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value (Estimated)
Santa Cruz.....	\$63,270 81	\$85,000 00
San Francisco.....	108,000 00	120,000 00
Alameda.....	6,129 60	16,000 00
Fresno.....	1,873 01	5,000 00
Solano.....	40,000 00	60,000 00
Merced.....	149,416 94	200,000 00
Totals.....	\$368,690 36	\$466,000 00

THE NEVADA BANK OF SAN FRANCISCO—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Santa Cruz County bonds.....	\$114,000 00	\$110,981 20
Market Street Cable Railway Company.....	965,000 00	965,000 00
Totals.....	\$1,079,000 00	\$1,075,981 20

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, corporation stocks, 50 per cent on mining stocks and State warrants.....	\$863,078 23	

Description of Loans on other Securities.	Amount Loaned.	Market Value.
Grain in warehouse and bills of lading for general merchandise.....	\$628,468 20	

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February 4, 1863.]

R. H. McDONALD, President.

Z. S. ELDRIDGE, Acting Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	12,825 35	Surplus—Reserve fund	425,588 50
United States bonds	516,423 22	Due depositors	1,947,300 00
Miscellaneous bonds and stocks	16,778 55	Due banks and bankers	158,300 00
Loans on real estate	163,420 10	Other liabilities	100,000 00
Loans on stocks, bonds, and warrants	224,588 50		
Loans on other securities (grain, etc.)	348,011 38		
Loans on personal security (including overdrafts)	1,242,037 78		
Money on hand	517,287 82		
Checks and other cash items	65,775 39		
Due from banks and bankers	272,300 11		
Other assets	2,836 64		
Total resources	\$3,532,284 84	Total liabilities	\$3,532,284 84

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000; the total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,722 shares	H. A. Miner	20 shares
H. Mabury	326 shares	L. Vesari	20 shares
F. V. McDonald	20 shares	C. Waterhouse	20 shares
John W. Ryland	23 shares	C. Breyfogle	50 shares

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$11,104 50	\$11,104 50
Alameda	1,720 85	1,720 85
Totals	\$12,825 35	\$12,825 35

PACIFIC BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$6,500 00	\$13,000 00
Contra Costa	1,700 00	4,000 00
Marin	2,000 00	4,000 00
Monterey	1,022 10	5,000 00
San Francisco	80,000 00	170,000 00
San Mateo	5,000 00	11,000 00
Solano	7,000 00	14,000 00
Tehama	50,000 00	100,000 00
Ventura	3,398 00	7,000 00
Michigan	800 00	2,000 00
Washington Territory	6,000 00	20,000 00
Totals	\$163,420 10	\$350,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
12 shares Pacific Bank stock		\$1,500 00
100 shares Starr & Company stock		6,000 00
50 shares People's Gas stock, Patterson		4,000 00
10 shares San Francisco Dock stock		1,555 00
174 3/4 shares Sausalito Land and Ferry stock		1,902 30
60 shares Willows Land Association stock		1,821 25
United States 3 1/2s bonds, ex. 5s	\$510,500 00	516,423 22
Totals		\$533,201 77

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Bank and gas stock, Ajax Heaving down Hulk stock	\$104,913 50	\$196,000 00
Natoma Water and Mining Company stock, and Spring Valley stock	34,000 00	47,000 00
Puget Sound Iron stock, Hawaiian Commercial and Sugar Company stock	12,900 00	22,000 00
Pacific Mutual Life Insurance stock, and Henrietta Vineyard stock	36,200 00	65,000 00
Utah Central Railroad stock, bonds, United States bonds, and Giant Powder stock	6,700 00	16,300 00
California Artificial Stone and Paving Company stock, and Union Loan Association stock	2,300 00	4,500 00
Miscellaneous stocks, bonds, etc.	27,575 00	52,750 00
Totals	\$224,588 50	\$403,550 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, bags, etc.	\$172,241 90	\$250,000 00
Warehouse receipts, miscellaneous merchandise	7,060 00	11,000 00
Warehouse and shipping receipts, grain and flour	78,185 63	110,000 00
Bills of lading, miscellaneous merchandise	9,500 00	18,000 00
Life insurance policy	30,943 62	50,000 00
Tug boats and schooners	14,000 00	25,000 00
United States surveying contracts	36,080 23	48,000 00
Totals	\$348,011 38	\$512,000 00

[July]

PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	8,750 00	Surplus—Reserve fund	36,750 00
Miscellaneous bonds and stocks	25,000 00	Due depositors	295,500 00
Loans on real estate	129,572 00	Due banks and bankers	3,331 33
Loans on stocks, bonds, and warrants	4,986 00	Other liabilities	147 00
Loans on personal security (including overdrafts)	189,454 46		
Money on hand	18,312 30		
Due from banks and bankers	52,693 00		
Furniture and fixtures	1,500 00		
Total resources	\$435,767 76	Total liabilities	\$435,767 76

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	200 shares	A. Lackey	45 shares
J. M. Bowles	100 shares	L. F. Carpenter	20 shares
F. T. Maynard	31 shares	S. D. Towne	5 shares
B. F. Tuttle	5 shares	Wm. Zartman	10 shares
J. H. Crane	5 shares		
Total number of shares held by the Directors is	421 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma and San Mateo	\$8,750 00	\$8,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$126,072 00	\$170,000 00
Marin	2,000 00	
Alameda	1,500 00	
Totals	\$129,572 00	\$170,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
200 shares Sonoma County Water Co. stock	\$20,000 00	\$20,000 00	\$20,000 00
Colusa County school bonds	5,000 00	5,000 00	5,000 00
Totals	\$25,000 00	\$25,000 00	\$25,000 00

1883.]

PETALUMA SAVINGS BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
26 shares Petaluma Savings Bank stock	\$3,600 00	\$3,686 00	\$4,500 00
10 shares Santa Rosa Bank stock	1,000 00	600 00	1,000 00
10 shares Sonoma County Water Company	1,000 00	700 00	1,000 00
Totals	\$5,600 00	\$4,986 00	\$6,500 00

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

W. P. COLEMAN, President (pro tem).

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$22,427 88	Capital paid in coin	\$150,000 00
Real estate taken for debt	40,266 34	Surplus—Reserve fund and	35,121 40
County warrants	1,272 00	profit and loss	1,872,768 00
Loans on real estate	1,994,270 93	Due depositors	81,224 00
Loans on other securities (grain,	12,247 95	Other liabilities	
etc.)	24,478 84		
Money on hand	25,316 04		
Due from banks and bankers	18,837 45		
Expenses and taxes			
Total resources	\$2,139,117 43	Total liabilities	\$2,139,117 43

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000; the total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. H. Swift	970 shares	F. R. Dray	170 shares
W. P. Coleman	625 shares	F. Birdsall	5 shares
P. Scheld	1,220 shares		
Total number of shares held by the Directors is	2,990 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$14,694 57	\$15,000 00
Solano	1,036 44	1,100 00
Yuba	9,271 08	12,000 00
Butte	13,802 84	20,000 00
Sutter	590 66	600 00
Alameda	870 75	1,000 00
Totals	\$40,266 34	\$49,700 00

SACRAMENTO BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador	\$3,000 00	\$5,000 00
Butte	34,650 00	60,000 00
Colusa	396,250 27	700,000 00
Colusa	44,984 40	90,000 00
Fresno	95,161 02	160,000 00
Marced	2,900 69	5,000 00
Napa	34,223 75	60,000 00
Placer	203,112 46	350,000 00
Sacramento	92,408 42	160,000 00
Solano	609,891 17	1,100,000 00
Stanislaus	193,280 50	350,000 00
San Joaquin	42,200 00	75,000 00
Sutter	18,000 00	35,000 00
Sonoma	81,658 00	145,000 00
Tulare and Tehama	135,350 25	240,000 00
Yolo and Yuba	7,200 00	14,500 00
Counties in Nevada, Oregon, and Washington Territory		
Totals	\$1,994,270 93	\$3,549,500 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Sacramento County warrants	\$1,272 00	\$1,272 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Library, to secure rent	\$440 00	\$500 00
Machinery	800 00	1,200 00
Grain	4,893 95	5,500 00
Wool	6,114 00	8,000 00
Totals	\$12,247 95	\$15,200 00

[July 1883.]

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	21,330 23	Due depositors	294,000 00
United States bonds	82,278 66	Due banks and bankers	23,050 00
County warrants	12,515 69	Other liabilities	34,115 00
Loans on real estate	206,716 98		
Loans on other securities (grain, etc.)	4,662 10		
Loans on personal security (including overdrafts)	161,323 18		
Money on hand	22,659 31		
Due from banks and bankers	21,959 58		
Furniture and fixtures	2,300 00		
Expenses and taxes	3,226 83		
Total resources	\$551,972 56	Total liabilities	\$551,972 56

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000; the total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	400 shares	Wm. Vanderhurst	50 shares
A. B. Jackson	100 shares	J. H. McDougall	50 shares
Thomas Rea	150 shares		
Total number of shares held by the Directors is		750 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$21,330 23	\$23,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$206,716 98	\$275,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Monterey County warrants	\$12,287 11	\$12,287 11	\$12,287 11
Monterey County school orders	228 58	228 58	228 58
United States bonds	68,000 00	82,278 66	81,600 00
Totals	\$80,515 69	\$94,794 35	\$94,115 69

SALINAS CITY BANK—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain warehouse receipts	\$2,672 10	\$3,000 00
Chattel mortgages	1,490 00	2,500 00
Crop mortgages	500 00	1,000 00
Totals	\$4,662 10	\$6,500 00

17²³

BANK OF SANTA CLARA COUNTY.

[Incorporated May 31, 1875.]

JAMES P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$2,588 99	Capital paid in coin.....	\$105,000 00
Loans on real estate.....	120,297 92	Surplus—Reserve fund.....	45,000 00
Loans on stocks, bonds, and warrants.....	25,244 06	Due depositors.....	170,900 00
Loans on other securities (grain, etc.).....	21,497 80	Due banks and bankers.....	15,420 00
Loans on personal security (including overdrafts).....	147,493 72	Other liabilities.....	9,000 00
Money on hand.....	24,903 90		
Furniture and fixtures.....	175 00		
Expenses and taxes.....	3,256 64		
Total resources.....	\$245,458 03	Total liabilities.....	\$345,458 03

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$105,000; the total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. C. Bradbury.....	100 shares	S. J. Jamison.....	25 shares
J. N. Dibble.....	138 shares	W. B. Kingsbury.....	40 shares
James Eberhard.....	100 shares	H. M. Leonard.....	410 shares
F. O. Franck.....	350 shares	James P. Pierce.....	517 shares
R. K. Ham.....	600 shares	J. A. Wilcox.....	50 shares
W. D. Hudson.....	50 shares		
Total number of shares held by the Directors is.....	2,380 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County,	Amount Loaned.	Market Value.
Monterey.....	\$11,000 00	\$35,000 00
Santa Clara.....	89,297 92	150,000 00
San Mateo.....	20,000 00	45,000 00
Totals.....	\$120,297 92	\$230,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
County warrants.....	\$2,588 99	\$2,588 99

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Railroad, mining, flour mill, and bank stocks.....	\$43,800 00	\$25,244 06

BANK OF SANTA CLARA COUNTY—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay, grain, and insurance policies.....	\$21,497 80	\$30,000 00

BANK OF SANTA CRUZ COUNTY.

[Incorporated August 10, 1875.]

P. B. FAGEN, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	42,146 34	Surplus—Reserve fund	4,020 00
United States bonds	63,581 25	Due depositors	150,692 51
Miscellaneous bonds and stocks	518 00	Due banks and bankers	8,973 00
Loans on real estate	44,048 80	Other liabilities	4,751 00
Loans on stocks, bonds, and warrants	550 00		
Loans on personal security (including overdrafts)	65,362 39		
Money on hand	14,882 70		
Due from banks and bankers	7,255 51		
Furniture and fixtures	1,500 00		
Interest accrued	1,700 00		
Total resources	\$247,544 99	Total liabilities	\$247,544 99

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000; the total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Brazier	110 shares	J. S. Green	169 shares
Wallace Dyer	22½ shares	C. Hoffman	89½ shares
William Effey	62 shares	A. P. Scranton	48 shares
P. B. Fagen	100 shares		
Total number of shares held by the Directors is		600½ shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,020 00	\$1,020 00
Monterey	700 00	700 00
Santa Cruz	40,426 34	40,426 34
Totals	\$42,146 34	\$42,146 34

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$44,048 80	\$89,646 34

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. 4 per cent bonds	\$53,500 00	\$63,581 25	\$63,581 25
Santa Cruz Bank of Savings and Loan	518 00	518 00	518 00
Totals	\$54,018 00	\$64,099 25	\$64,099 25

BANK OF SANTA CRUZ COUNTY—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
16 shares Bank of Santa Cruz County	\$640 00	\$550 00	\$800 00
8 shares Santa Cruz Bank of Savings and Loan	160 00		
Totals	\$800 00	\$550 00	\$800 00

THE SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

C. I. LEACH, President.

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$1,612 68	Capital paid in coin.....	\$132,150 00
Loans on real estate.....	202,487 29	Due depositors.....	169,371 11
Loans on stocks, bonds, and warrants.....	8,416 82	Due banks and bankers.....	49,872 00
Loans on other securities (grain, etc.).....	1,990 00	Other liabilities.....	39,241 14
Loans on personal security (including overdrafts).....	132,850 20		
Money on hand.....	23,884 99		
Due from banks and bankers.....	2,502 31		
Furniture and fixtures.....	2,707 50		
Interest accrued.....	13,687 52		
Other assets.....	495 55		
Total resources.....	\$390,634 86	Total liabilities.....	\$390,634 86

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$132,150; the total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow.....	181 shares	W. B. Johnson.....	50 shares
John C. White.....	109 shares	J. J. Stevenson.....	50 shares
G. B. Claibourne.....	20 shares	C. I. Leach.....	100 shares
R. C. Sargent.....	50 shares	W. L. Dudley.....	97 shares
C. Swain.....	70 shares		

Total number of shares held by the Directors is..... 727 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$178 56	\$400 00
Fresno.....	1,434 12	\$1,434 12
Totals.....	\$1,612 68	\$1,834 12

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$127,568 58	\$225,000 00
Stanislaus.....	44,918 71	65,000 00
Modoc and Lassen.....	30,000 00	40,000 00
Totals.....	\$202,487 29	\$330,000 00

THE SAN JOAQUIN VALLEY BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares Building and Loan Society.....	\$2,500 00	\$500 00	\$2,750 00
200 shares Modesto Lumber Company.....	10,000 00	4,441 82	10,000 00
158 shares San Joaquin Valley Bank.....	7,900 00	3,475 00	8,690 00
Totals.....	\$20,400 00	\$8,416 82	\$21,440 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Furniture, leases, etc.....	\$1,990 00	\$4,936 00

[July 1883.]

BANK OF SAN JOSE.

[Incorporated January 31, 1868.]

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$218,125 00
Real estate taken for debt	12,580 30	Surplus—Reserve fund	100,000 00
United States bonds	200 00	Due depositors	616,125 12
Miscellaneous bonds and stocks	96,600 00	Due banks and bankers	2,576 84
County warrants	12,339 69	Other liabilities	53,261 00
Loans on real estate	291,642 53		
Loans on stocks, bonds, and warrants	56,065 00		
Loans on other securities (grain, etc.)	1,350 00		
Loans on personal security (including overdrafts)	199,076 29		
Money on hand	67,531 90		
Due from banks and bankers	101,834 98		
Furniture and fixtures	3,000 00		
Interest accrued	27,867 70		
Total resources	\$990,088 39	Total liabilities	\$990,088 39

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$218,125; the total amount actually paid in coin by stockholders for capital stock is \$218,125; the total number of shares of stock issued is 436½; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares held by each, are as follows:

T. E. Beans	195 shares	C. T. Park	6 shares
A. Pfister	25 shares		
Total number of shares held by the Directors is		226 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Santa Clara	\$12,580 30	\$17,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$291,642 53	\$499,615 00

BANK OF SAN JOSE—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Railroad first mortgage bonds, 6 per cent	\$50,000 00	\$51,125 00	\$51,500 00
San Luis Obispo County bonds	10,000 00	10,000 00	10,500 00
San Jose Woolen Mills Company stock	30,000 00	30,375 00	30,375 00
United States 4 per cent Consols	200 00	200 00	240 00
San Jose Woolen Mills Company stock	8,500 00	5,100 00	7,225 00
Totals	\$98,700 00	\$96,800 00	\$99,840 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$20,000 00	\$20,000 00	\$24,000 00
Bank stock	17,000 00	11,500 00	22,300 00
Water stock	19,000 00	11,205 00	17,750 00
Farmers' Union stock (San Jose)	3,400 00	2,310 00	3,400 00
Woolen Mills stock	10,000 00	4,800 00	8,500 00
Other local stock	13,400 00	6,250 00	8,440 00
Totals	\$82,800 00	\$56,065 00	\$84,390 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and merchandise	\$1,350 00	\$2,400 00

18²³

BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

J. P. ANDREWS, President.

W. E. STUART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$20,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	104,289 37	Surplus.....	81,800 00
Miscellaneous bonds and stocks.....	2,500 00	Due depositors.....	316,866 18
County warrants.....	9 91		
Loans on real estate.....	119,986 18		
Loans on stocks, bonds, and warrants.....	2,068 75		
Loans on personal security (including overdrafts).....	189,924 60		
Money on hand.....	22,883 30		
Due from banks and bankers.....	34,484 51		
Expenses and taxes.....	836 02		
Other assets.....	1,740 01		
Total resources.....	\$498,722 65	Total liabilities.....	\$498,722 65

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews.....	250 shares	George Steele.....	12½ shares
P. W. Murphy.....	50 shares	W. E. Stewart.....	10 shares
D. Lowe.....	23½ shares		
Total number of shares held by the Directors is.....			346½ shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In..	Cost on Books.	Market Value.
San Luis Obispo.....	\$104,289 37	\$111,270 12

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$119,536 18	\$119,536 18
Monterey.....	450 00	450 00
Totals.....	\$119,986 18	\$119,986 18

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis Water stock.....	\$3,175 00	\$2,500 00	\$2,500 00
County warrants.....	9 91	9 91	9 91
Totals.....	\$3,184 91	\$2,509 91	\$2,509 91

BANK OF SAN LUIS OBISPO—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$2,068 75	\$2,068 75	\$2,068 75

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

E. T. FARMER, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$11,209 15	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	46,221 19	Surplus—Reserve fund.....	40,000 00
Miscellaneous bonds and stocks.....	5,000 00	Due depositors.....	315,384 65
Loans on real estate.....	238,521 65	Due banks and bankers.....	29,000 00
Loans on stocks, bonds, and warrants.....	17,781 65	Other liabilities.....	31,307 00
Loans on other securities (grain, etc.).....	87,859 32		
Loans on personal security (including overdrafts).....	199,835 15		
Money on hand.....	47,312 47		
Due from banks and bankers.....	20,583 88		
Interest accrued.....	15,474 69		
Expenses and taxes.....	10,001 69		
Other assets.....	17,016 55		
Total resources.....	\$716,817 39	Total liabilities.....	\$716,817 39

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000; the total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris.....	350 shares	W. E. McConnell.....	20 shares
E. T. Farmer.....	125 shares	John A. Paxton.....	590 shares
Thos. Hopper.....	440 shares	John S. Taylor.....	100 shares
J. H. Laughlin.....	150 shares		
Total number of shares held by the Directors is.....	1,775 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma County.....	\$44,382 45	\$60,000 00
Mendocino County.....	1,838 74	4,000 00
Totals.....	\$46,221 19	\$64,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma County.....	\$219,421 65	\$300,000 00
Mendocino County.....	6,600 00	12,000 00
Placer County.....	12,500 00	20,000 00
Totals.....	\$238,521 65	\$332,000 00

SANTA ROSA BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sonoma Valley Bank stock.....	\$4,000 00	\$4,000 00	\$4,600 00
Farmers' and Merchants' Bank of Healdsburg stock.....	900 00	700 00	935 00
Santa Rosa Bank stock.....	10,000 00	11,000 00	12,500 00
Masonic Hall stock.....	100 00	100 00	125 00
McMillen manufacturing stock.....	90,000 00	1,981 65	900 00
Totals.....	\$105,000 00	\$17,781 65	\$19,060 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Sheep, other live stock, and growing crop.....	\$859 32	
Wine and brandy.....	87,000 00	\$90,000 00
Totals.....	\$87,859 32	\$90,000 00

[July 1883.]

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

A. P. OVERTON, President.

GEORGE P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,629 25	Capital paid in coin.....	\$150,000 00
Real estate taken for debt.....	11,387 35	Surplus—Reserve fund.....	17,828 35
County warrants.....	8 00	Due depositors.....	217,842 00
Loans on real estate.....	184,193 03	Due banks and bankers.....	1,470 00
Loans on stocks, bonds, and warrants.....	16,857 60	Other liabilities.....	515 50
Loans on other securities (grain, etc.).....	3,492 40		
Loans on personal security (including overdrafts).....	107,379 49		
Money on hand.....	47,080 75		
Due from banks and bankers.....	3,461 23		
Furniture and fixtures.....	3,124 93		
Other assets.....	38 96		
Total resources.....	\$387,652 99	Total liabilities.....	\$387,652 99

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000; the total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton.....	115 shares	John Walker.....	10 shares
W. S. M. Wright.....	88 shares	J. M. Laughlin.....	50 shares
M. Doyle.....	100 shares	F. G. Hahman.....	30 shares
Dan. Brown.....	55 shares		
Total number of shares held by the Directors is.....	448 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$11,387 35	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$184,193 03	\$400,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$25,000 00	\$16,857 60	\$23,000 00

SAVINGS BANK OF SANTA ROSA—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$3,492 40	\$6,000 00

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$38,360 50	Capital paid in coin	\$30,000 00
Loans on other securities (grain, etc.)	1,587 00	Due depositors	127,781 31
Loans on personal security (including overdrafts)	86,268 00	Due banks and bankers	31,761 00
Money on hand	56,321 03	Other liabilities	2,381 00
Checks and other cash items	2,046 25		
Due from banks and bankers	640 82		
Furniture and fixtures	6,700 00		
Total resources	\$191,923 60	Total liabilities	\$191,923 60

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$70,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000; the total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Julien	400 shares	E. Wadsworth	400 shares
J. Churchill	400 shares	H. Wadsworth	400 shares
L. Huseman	400 shares		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$20,775 00	\$35,000 00
Modoc	14,785 50	30,000 00
Lassen	2,800 00	4,000 00
Totals	\$38,360 50	\$69,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Jewelry	\$1,587 00	\$2,000 00

BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

WILLIAM HILL, President.

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$19,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	1,573 50	Surplus—Reserve fund	23,034 99
Loans on real estate	316,754 45	Due depositors	306,903 27
Loans on other securities (grain, etc.)	2,921 00	Due banks and bankers	10,862 79
Loans on personal security (including overdrafts)	174,912 73	Other liabilities	1,605 00
Money on hand	39,849 78		
Due from banks and bankers	66,654 59		
Furniture and fixtures	3,940 00		
Other assets	16,800 00		
Total resources	\$642,406 05	Total liabilities	\$642,406 05

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000; the total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Hill	330 shares	John Moffit	120 shares
W. Dutton	330 shares	E. Newburgh	100 shares
E. Denman	300 shares		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$1,573 50	\$2,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$183,805 95	\$410,895 00
Marin	40,710 50	121,000 00
Humboldt	58,238 00	120,370 00
Napa	34,000 00	90,000 00
Totals	\$316,754 45	\$742,265 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wool	\$2,921 00	\$4,000 00

[July 1883.]

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$10,593 99	Capital paid in coin.....	\$53,100 00
Loans on real estate.....	53,093 94	Due depositors.....	32,593 94
Loans on stocks, bonds, and warrants.....	950 00	Due banks and bankers.....	1,071 40
Loans on other securities (grain, etc.).....	1,150 00	Other liabilities.....	17,943 72
Loans on personal security (including overdrafts).....	29,421 01		
Money on hand.....	4,782 69		
Due from banks and bankers.....	791 40		
Furniture and fixtures.....	1,014 00		
Other assets.....	2,016 81		
Total resources.....	\$103,813 84	Total liabilities.....	\$103,813 84

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$53,100; the total amount actually paid in coin by stockholders for capital stock is \$53,100; the total number of shares of stock issued is 531; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris.....	270 shares	A. F. Haraszthy.....	10 shares
F. Darling.....	100 shares	F. Cleve.....	40 shares
Thomas Hopper.....	51 shares		
Total number of shares held by the Directors is.....	471 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$10,593 99	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$50,493 94	\$100,997 94
Napa.....	2,600 00	5,200 00
Totals.....	\$53,093 94	\$106,197 94

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sonoma Valley Bank stock.....	\$1,000 00	\$950 00	\$1,320 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Brandy in warehouse.....	\$1,150 00	\$1,360 00

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

S. EWER, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,600 00	Capital paid in coin.....	\$35,600 00
Loans on real estate.....	7,500 00	Due depositors.....	31,846 27
Loans on stocks, bonds, and warrants.....	200 00	Other liabilities.....	1,703 91
Loans on other securities (grain, etc.).....	1,755 00		
Loans on personal security (including overdrafts).....	31,591 15		
Money on hand.....	7,715 64		
Due from banks and bankers.....	3,569 69		
Furniture and fixtures.....	3,000 00		
Interest accrued.....	335 88		
Expenses and taxes.....	2,882 82		
Total resources.....	\$69,150 18	Total liabilities.....	\$69,150 18

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$89,000; the total amount actually paid in coin by stockholders for capital stock is \$35,600; the total number of shares of stock issued is 890; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Ewer.....	50 shares	H. W. Crabb.....	50 shares
W. Scheffler.....	25 shares	T. B. Townsend.....	10 shares
Charles Krug.....	50 shares	George K. Gluyas.....	20 shares
H. J. Lewelling.....	50 shares	W. W. Lyman.....	10 shares
John Thomann.....	50 shares	Charles Thompson.....	10 shares
S. C. Hastings.....	50 shares		
Total number of shares of stock held by the Directors is.....	375 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa.....	\$7,500 00	\$10,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$200 00	\$200 00	\$200 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bonded warehouse receipts (brandy).....	\$1,755 00	\$2,550 00

[July,

BANK OF SUISUN.

[Incorporated February 7, 1876.]

R. D. ROBBINS, President.

WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$27,820 30	Capital paid in coin	\$100,000 00
Loans on real estate	290,077 58	Surplus—Reserve fund	60,754 74
Loans on personal security (including overdrafts)	103,593 57	Due depositors	309,959 85
Money on hand	9,695 39	Other liabilities	6,506 00
Due from banks and bankers	19,443 66		
Furniture and fixtures	3,007 05		
Interest accrued	23,583 00		
Total resources	\$477,220 55	Total liabilities	\$477,220 55

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares	W. H. Turner	20 shares
C. F. D. Hastings	180 shares	John Woods	10 shares
E. P. Hilburn	20 shares		
Total number of shares held by the Directors is	720 shares		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$265,149 72	\$363,000 00
Contra Costa	12,638 36	20,000 00
Napa	12,289 50	25,000 00
Totals	\$290,077 58	\$410,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County bonds, issue June 20, 1883	\$27,820 30	\$27,820 30	\$27,820 30

1883.]

BANK OF TEHAMA COUNTY.

[Incorporated Sept. 5, 1874.]

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,000 00	Capital paid in coin	\$197,660 00
County warrants	10,856 74	Surplus—Reserve fund	40,000 00
Loans on real estate	217,425 00	Due depositors	373,116 56
Loans on stocks, bonds, and warrants	47,700 00	Due banks and bankers	229,806 59
Loans on personal security (including overdrafts)	536,521 02	Other liabilities	33,396 49
Money on hand	36,076 88		
Furniture and fixtures	5,400 00		
Other assets—real estate by purchase	16,000 00		
Total resources	\$873,979 64	Total liabilities	\$873,979 64

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$197,660; the total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$98 33.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Cadwalader	82 shares	S. S. Montague	100 shares
H. Kraft	70 shares	J. S. Cone	302 shares
H. W. Brown	25 shares		
Total number of shares held by the Directors is	579 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lassen	\$3,600 00	\$4,500 00
Tehama	400 00	600 00
Red Bluff	16,000 00	20,000 00
Totals	\$20,000 00	\$25,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$217,425 00	\$290,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants	\$10,856 74	\$10,856 74	\$12,000 00

[July 1893.]

BANK OF TEHAMA COUNTY—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Tehama County.....	\$47,000 00	\$44,000 00	\$58,725 00
Tehama County warrants.....	3,200 00	3,000 00	3,200 00
Shasta County bonds.....	1,000 00	700 00	1,000 00
Totals.....	\$51,200 00	\$47,700 00	\$62,925 00

THE BANK OF TOMALES.

[Incorporated June 25, 1875.]

WARREN DUTTON, President.

THOMAS J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$4,963 56	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	3,126 82	Surplus—Reserve fund.....	20,000 00
Loans on real estate.....	103,746 84	Due depositors.....	62,116 83
Loans on stocks, bonds, and warrants.....	9,000 00	Other liabilities.....	9,272 40
Loans on personal security (including overdrafts).....	43,396 72		
Money on hand.....	1,405 02		
Checks and other cash items.....	4,434 36		
Due from banks and bankers.....	10,874 30		
Interest accrued.....	6,644 35		
Expenses and taxes.....	3,797 26		
Total resources.....	\$191,389 23	Total liabilities.....	\$191,389 23

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton.....	200 shares	George W. Burbank.....	50 shares
John Griffin.....	50 shares	Hollis Hitchcock.....	50 shares
H. E. Laurence.....	60 shares		
Total number of shares held by the Directors is.....	410 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Marin.....	\$3,126 82	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin.....	\$53,546 84	\$80,000 00
Sonoma.....	48,500 00	75,000 00
Mendocino.....	1,250 00	2,500 00
Los Angeles.....	450 00	3,000 00
Totals.....	\$103,746 84	\$160,500 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Seventy-three shares Bank of Tomales stock---	\$7,300 00	\$9,000 00	\$9,125 00

[July, 1883.]

BANK OF UKIAH.

[Incorporated January 10, 1874.]

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$206,000 00
Miscellaneous bonds and stocks	1,432 20	Due depositors	98,013 30
County warrants	7,856 37	Due banks and bankers	38,368 77
Loans on real estate	231,668 67	Other liabilities	30,306 00
Loans on personal security (including overdrafts)	108,986 64		
Money on hand	7,203 23		
Total resources	\$372,685 21	Total liabilities	\$372,685 21

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$206,000; the total amount actually paid in coin by stockholders for capital stock is \$206,000; the total number of shares of stock issued is 2,060; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagemeyer	217 shares	Jno. P. Hoffman	66 shares
Jno. S. Reed	150 shares	J. H. Seawell	29 shares
R. McGarvey	100 shares		
Total number of shares held by the Directors is			562 shares

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$201,459 11	\$300,000 00
Humboldt	24,209 56	50,000 00
Trinity	6,000 00	12,000 00
Totals	\$231,668 67	\$362,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Railroad stock	\$2,500 00	\$1,432 20	\$2,000 00
Mendocino County warrants	7,856 37	7,856 37	7,856 37
Totals	\$10,356 37	\$9,288 57	\$9,856 37

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

T. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Real estate taken for debt	10,307 90	Surplus—Reserve fund	5,671 66
County warrants	87 00	Due depositors	128,534 39
Loans on real estate	37,920 39	Due banks and bankers	109 20
Loans on other securities (grain, etc.)	10,179 30		
Loans on personal security (including overdrafts)	67,154 80		
Money on hand	32,635 79		
Due from banks and bankers	58,769 85		
Furniture and fixtures	2,000 00		
Interest accrued	2,260 22		
Total resources	\$224,315 25	Total liabilities	\$224,315 25

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000; the total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. R. Bard	315 shares	S. Snodgrass	805 shares
D. S. Blackburn	200 shares	I. T. Saxby	100 shares
Henry Clay	80 shares	G. W. Chrisman	200 shares
S. C. McKeeby	100 shares		
Total number of shares held by the Directors is			1,800 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$10,307 90	\$10,307 90

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$37,920 39	\$37,920 39

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Claims against Ventura County		\$87 00	

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, etc.	\$10,179 30	

[July, 1883.]

BANK OF VISALIA.

[Incorporated August 21, 1874.]

R. E. HYDE, President.

C. I. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$7,600 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	18,421 83	Surplus—Reserve fund.....	16,276 21
United States bonds.....	5,465 62	Due depositors.....	155,756 12
County warrants.....	545 12	Due banks and bankers.....	70,033 00
Loans on real estate.....	194,028 69	Other liabilities.....	29,503 00
Loans on personal security (in- cluding overdrafts).....	188,222 51		
Money on hand.....	28,177 70		
Due from banks and bankers.....	384 65		
Furniture and fixtures.....	4,400 00		
Interest accrued.....	20,128 00		
Expenses and taxes.....	4,216 21		
Other assets (collections in tran- sit).....	128 87		
Total resources.....	\$471,719 00	Total liabilities.....	\$471,719 00

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000; the total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde.....	778 shares	T. Lindsey.....	23 shares
C. Burrell.....	558 shares	J. D. Hyde.....	22 shares
C. I. Giddings.....	40 shares		
Total number of shares held by the Directors is.....		1,421 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$18,421 63	\$18,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$192,928 69	\$275,000 00
Fresno.....	1,100 00	2,000 00
Totals.....	\$194,028 69	\$277,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City of Visalia warrants.....	\$545 12	\$545 12	\$545 12
United States bonds.....	5,465 62	5,465 62	5,465 62
Totals.....	\$6,010 74	\$6,010 74	\$6,010 74

BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

E. D. ROBBINS, President.

EDW. FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$3,800 00	Capital paid in coin.....	\$10,000 00
Loans on personal security (in- cluding overdrafts).....	15,325 03	Due depositors.....	46,513 88
Money on hand.....	24,514 30	Due banks and bankers.....	79 90
Due from banks and bankers.....	11,313 32		
Furniture and fixtures.....	1,178 36		
Interest accrued.....	156 32		
Other assets.....	306 45		
Total resources.....	\$56,593 78	Total liabilities.....	\$56,593 78

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000; the total number of shares issued is 1,000; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. D. Robbins.....	550 shares	W. B. Davis.....	10 shares
William B. Parker.....	250 shares	E. R. Thurber.....	15 shares
D. Dutton.....	30 shares		
Total number of shares held by the Directors is.....		855 shares	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colono.....	\$3,800 00	\$10,000 00

Note.—This bank opened for business May 1, 1883.

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

CHARLES FORD, President.

J. N. BESSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises-----	\$12,954 05	Capital paid in coin-----	\$140,000 00
Real estate taken for debt-----	23,900 98	Surplus—Reserve fund-----	5,559 99
United States bonds-----	68,515 25	Due depositors-----	291,174 82
County warrants-----	1,368 82	Due banks and bankers-----	2,287 00
Loans on real estate-----	226,478 00	Other liabilities-----	22,216 82
Loans on stocks, bonds, and warrants-----	9,350 00		
Loans on other securities (grain, etc.)-----	5,545 00		
Loans on personal security (including overdrafts)-----	73,511 84		
Money on hand-----	14,988 33		
Due from banks and bankers-----	9,043 40		
Furniture and fixtures-----	2,129 90		
Interest accrued-----	11,636 83		
Expenses and taxes-----	1,500 00		
Other assets-----	287 39		
Total resources-----	\$461,210 79	Total liabilities-----	\$461,210 79

DETAILS.

The amount of capital stock is \$140,000; the amount subscribed is \$140,000; the total amount actually paid in coin by stockholders for capital stock is \$140,000; the total number of shares of stock issued is 400; the amount paid up on each share of stock is \$350.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford-----	45 shares	T. Snodgrass-----	29 shares
G. M. Bockius-----	43 shares	W. G. Hudson-----	5 shares
Jno. T. Porter-----	20 shares	J. N. Besse-----	3 shares
P. J. Kelly-----	20 shares		
Total number of shares held by the Directors is-----	165 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey-----	\$18,616 15	\$20,000 00
Santa Cruz-----	5,284 83	6,000 00
Totals-----	\$23,900 98	\$26,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey-----	\$77,112 00	\$108,000 00
Santa Cruz-----	149,366 00	200,000 00
Totals-----	\$226,478 00	\$308,000 00

1883.]

[July,

BANK OF WATSONVILLE—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. coupon 4 per cent bonds-----	\$56,400 00	\$68,515 25	\$68,244 00
County warrants, Santa Cruz and Monterey Counties-----	1,368 82	1,368 82	1,368 82
Totals-----	\$57,768 82	\$69,884 07	\$69,612 82

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Watsonville stock-----	\$31,150 00	\$7,500 00	\$32,950 00
Amador County warrants-----	2,800 00	1,850 00	2,800 00
Totals-----	\$33,750 00	\$9,350 00	\$35,750 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store-----	\$5,545 97	\$6,500 00

WELLS, FARGO & CO.'S BANK.

[Incorporated February 5, 1866.]

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$105,998 20	Capital paid in coin	\$500,000 00
United States bonds	33,585 34	Surplus—Reserve fund	2,418,428 41
Loans on real estate	160,792 14	Due depositors	1,893,887 33
Loans on stocks, bonds, and warrants	54,684 02	Due banks and bankers	17,544 88
Loans on other securities (grain, etc.)	372,608 32		
Loans on personal security (including overdrafts)	2,208,750 29		
Money on hand	300,703 14		
Due from banks and bankers	49,712 01		
Furniture and fixtures	4,954 25		
Other assets (other agencies)	1,537,864 88		
Total resources	\$4,829,652 59	Total liabilities	\$4,829,652 59

DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stock holders for capital stock is \$500,000; the total number of shares of stock issued is 62,500.

The names of Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis	100 shares	A. H. Barney	146 shares
Leland Stanford	386 shares	J. C. Fargo	55 shares
C. F. Crocker	100 shares	B. P. Cheney	400 shares
Geo. C. Gray	20 shares	J. J. Valentine	10 shares
Oliver Eldridge	10 shares		
Total number of shares held by the Directors is		1,227 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$33,498 20	\$60,000 00
Carson, Nevada	5,000 00	5,000 00
Salt Lake City	24,000 00	30,000 00
Denver, Colorado	8,000 00	15,000 00
Chicago, Illinois	6,000 00	3,000 00
Santa Barbara	4,500 00	3,500 00
Alameda	15,000 00	20,000 00
Totals	\$95,998 20	\$136,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stockton	\$16,842 05	\$20,000 00
State of Maine	11,047 48	15,000 00
Alameda	844 63	1,500 00
State of Nevada	51,252 98	75,000 00
San Francisco	80,805 00	150,000 00
Totals	\$160,792 14	\$261,500 00

WELLS, FARGO & CO.'S BANK—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent bonds	\$50,000 00	\$33,585 34	\$59,000 00
Description of Loans on Stocks, Bonds, and Warrants.			
		Amount Loaned.	Market Value.
Mining stocks		\$15,570 49	\$40,000 00
Local stocks		39,113 53	50,000 00
Totals		\$54,684 02	\$90,000 00

[July,
1883.]

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

N. D. RIDEOUT, President.

WILLIAM C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,650 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	8,840 00	Surplus—Reserve fund	13,203 34
Loans on real estate	129,020 00	Due depositors	127,359 00
Loans on stocks, bonds, and warrants	8,000 00	Due banks and bankers	69,668 71
Loans on other securities (grain, etc.)	9,280 50	Other liabilities	5,186 98
Loans on personal security (including overdrafts)	136,586 86		
Money on hand	12,413 39		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,627 96		
Total resources	\$315,418 71	Total liabilities	\$315,418 71

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	920 shares	N. A. Rideout	80 shares
A. A. Jackson	20 shares	Wm. C. Murdock	200 shares
Warren Green	160 shares		
Total number of shares held by the Directors is 1,380 shares			

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$129,020 00	\$250,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$13,000 00	\$8,840 00	\$13,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association	\$12,000 00	\$8,000 00	\$12,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain	\$9,280 50	\$14,000 00

BANK OF WOODLAND.

[Incorporated November 16, 1868.]

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,484 45	Capital paid in coin	\$460,000 00
Real estate, old bank	4,262 30	Surplus—Reserve fund	25,000 00
United States bonds	223,687 50	Due depositors	535,773 12
County warrants	12,338 45	Other liabilities	26,880 94
Loans on real estate	384,040 93		
Loans on stocks, bonds, and warrants	2,666 65		
Loans on other securities (grain, etc.)	15,765 91		
Loans on personal security (including overdrafts)	232,326 58		
Money on hand	107,690 75		
Checks and other cash items	2,390 35		
Due from banks and bankers	15,799 08		
Furniture and fixtures	1,429 00		
Interest accrued	31,532 76		
Expenses and taxes	234 28		
Other assets	5 10		
Total resources	\$1,047,654 09	Total liabilities	\$1,047,654 09

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$460,000; the total amount actually paid in coin by stockholders for capital stock is \$460,000; the total number of shares of stock issued is 4,600; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens.....	1,898 shares	J. D. Stephens.....	158 shares
F. S. Fruman.....	10 shares	C. Nelson.....	101 shares
J. Hollingsworth.....	202 shares	J. H. Harlan.....	67 shares
H. Fredricks.....	82 shares		
Total number of shares held by the Directors is		2,518 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yolo	\$4,262 30	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$375,340 93	\$650,000 00
Colusa	4,800 00	9,600 00
Colano	2,300 00	12,000 00
Pleazo	1,600 00	3,000 00
Totals	\$384,040 93	\$674,600 00

[July, 1883.]

BANK OF WOODLAND—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. four per cent registered	\$100,000 00	\$223,687 50	{ \$119,875 00 112,750 00
U. S. four and one-half per cent registered	100,000 00		
Totals	\$200,000 00	\$223,687 50	\$232,625 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Yolo County warrants	\$2,798 10	\$2,666 65	\$2,798 10

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$15,765 91	\$20,000 00

BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,315 16	Capital paid in coin	\$90,000 00
Loans on real estate	54,591 32	Due depositors	128,855 68
Loans on personal security (including overdrafts)	59,442 77	Due banks and bankers	5,115 34
Money on hand	91,708 10	Other liabilities	24 30
Checks and other cash items	103 60		
Due from banks and bankers	8,250 10		
Furniture and fixtures	2,680 16		
Expenses and taxes	904 11		
Total resources	\$223,995 32	Total liabilities	\$223,995 32

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000; the total number of shares of stock issued is 900; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	30 shares	J. W. Freeman	30 shares
E. E. Lowe	30 shares	D. N. Hershey	30 shares
A. D. Porter	30 shares	W. W. Brownwell	30 shares
Benjamin Peart	15 shares	L. N. Mering	30 shares
Charles F. Reed	15 shares		
Total number of shares held by the Directors is			240 shares

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$44,591 32	\$75,000 00
Colusa	10,000 00	16,000 00
Totals	\$54,591 32	\$91,000 00

[July,

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

F. F. LOW,
I. STEINHART, } Managers.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$97,210 74	Due head office—London.....	\$3,665,000 27
Miscellaneous bonds and stocks.....	5,000 00	Due depositors.....	2,850,755 48
Loans on real estate.....	118,294 00	Due banks and bankers.....	524,961 29
Loans on stocks, bonds, and warrants.....	253,486 00	Other liabilities.....	155,636 00
Loans on other securities (grain, etc.).....	457,505 00		
Loans on personal security (including overdrafts).....	3,458,266 90		
Money on hand.....	1,476,433 76		
Due from banks and bankers.....	598,651 60		
Furniture and fixtures.....	12,000 00		
Other assets.....	719,515 01		
Total resources.....	\$7,196,363 01	Total liabilities.....	\$7,196,363 01

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500; the total number of shares of stock issued is 29,970 "common," 600 "deferred." The amount paid up on each share of stock is \$10 each on "common," and \$1 each on "deferred."

The names of the Directors are as follows: W. J. Schofield, E. H. Lushington, J. Sebay, J. Seligman, and J. Singleton.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$67,394 00	\$125,000 00
San Francisco.....	33,400 00	50,000 00
Alameda.....	2,500 00	3,000 00
Arizona.....	15,000 00	50,000 00
Totals.....	\$118,294 00	\$228,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Five thousand State bonds.....	\$5,000 00	\$5,000 00	\$5,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
The bank held, on July first, sundry stocks and bonds as collateral for loans, amounting to.....		\$253,486 00	\$500,000 00

1883.]

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading, warehouse receipts, chattel mortgages, crude silver bullion, etc.....	\$457,505 00	-----

[July, 1883.]

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

W. POWELL, President.

S. C. ALEXANDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds-----	\$120,234 35	Due head offices and branches-----	\$776,584 73
Loans on real estate-----	45,000 00	Due depositors-----	417,550 96
Loans on stocks, bonds, and warrants-----	120,074 55	Due banks and bankers-----	56,999 47
Loans on other securities (grain, etc.)-----	338,073 87		
Loans on personal security (including overdrafts)-----	335,864 01		
Money on hand-----	284,673 36		
Due from banks and bankers-----	7,315 08		
Total resources-----	\$1,251,235 22	Total liabilities-----	\$1,251,235 22

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £346,000. The names of the Directors are as follows: Robt. Gillespie, Chairman; E. Colville, Vice-Chairman; Jas. Anderson; H. H. Harrison; H. E. Ransom; Sir John Ross, G. C. M. G.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco-----	\$45,000 00	\$60,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds-----		\$120,074 55	

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading, warehouse receipts for wheat, barley, grain bags, canned salmon, etc.-----	\$338,073 87	

BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[Incorporated by Royal Charter in 1840.]

C. TAYLOR, Agent.

JAS. BRAN, Assistant Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants-----	\$139,002 48	Due head office-----	\$374,568 25
Loans on other securities (grain, etc.)-----	160,990 91	Due depositors-----	507,035 58
Loans on personal security (including overdrafts)-----	364,060 92	Due banks and bankers-----	4,305 61
Money on hand-----	196,092 60		
Checks and other cash items-----	25,050 78		
Due from banks and bankers-----	711 75		
Total resources-----	\$885,909 44	Total liabilities-----	\$885,909 44

DETAILS.

The amount of capital stock is \$4,866,666 67; the amount subscribed is \$4,866,666 67; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 67; the total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33. The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farren, R. H. Glyn, E. A. Hoare, H. I. B. Kendall, J. J. Kingsford, Frank Lubbeck, A. H. Phillpotts, J. M. Robertson.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Water Company's bonds and shares-----	\$436,110 00	\$139,002 48	\$434,276 00
Gas Company's shares-----			
County and municipal bonds-----			
Insurance shares, etc.-----			

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bullion, and bills of lading-----	\$160,990 91	\$165,991 48

[July, 1883.]

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Incorporated September 13, 1880.]

ARTHUR SCRIVENER, President.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$38,749 32	Due head office in London.....	\$3,635,844 50
Loans on real estate.....	113,417 22	Due depositors.....	1,425,752 06
Loans on stocks, bonds, and warrants.....	239,900 37	Due banks and bankers.....	131,385 36
Loans on other securities (grain, etc.).....	771,460 76	Other liabilities.....	111,214 39
Loans on personal security (including overdrafts).....	1,912,107 18		
Money on hand.....	622,596 28		
Checks and other cash items.....	73,655 95		
Due from banks and bankers.....	1,247,727 24		
Expenses and taxes.....	24,452 75		
Other assets.....	260,129 84		
Total resources.....	\$5,304,196 91	Total liabilities.....	\$5,304,196 91

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000; the total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors are as follows: William F. Babcock, George W. Campbell, Edw. H. Green, Henry Goschen, Julius May, J. S. Morgan, Robert D. Peebles, Frederick Rockwald, Robert Rylrie, R. Sulzbach, Baron H. de Stern.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$7,533 01	} \$38,749 32
Santa Barbara.....	6,208 96	
Sonoma.....	7,751 08	
San Francisco.....	7,606 27	
San Diego.....	9,650 00	
Totals.....	\$38,749 32	\$38,749 32

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$33,526 30	-----
Alameda.....	25,197 07	-----
Inyo.....	20,141 78	-----
San Diego.....	2,000 00	-----
Santa Cruz.....	25,662 10	-----
Kitsap County, W. T.....	6,889 97	-----
Totals.....	\$113,417 22	-----

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stocks.....	-----	\$24,773 45	\$52,019 75
Miscellaneous stocks.....	-----	130,857 32	158,480 00
Bonds.....	\$92,000 00	80,269 60	94,000 00
Warrants.....	5,959 25	4,000 00	5,959 25
Totals.....	\$97,959 25	\$239,900 37	\$310,459 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and flour in transit.....	\$244,848 53	\$269,031 72
Bills of lading.....	28,975 90	28,975 90
Warehouse receipts.....	349,704 84	363,167 04
Life policy.....	500 00	500 00
Passbook of German Savings and Loan Society.....	4,445 93	4,445 93
Deposit of other notes as collateral security.....	142,985 56	178,644 62
Totals.....	\$771,460 76	\$844,765 21

THE BANK OF STOCKTON—(IN VOLUNTARY LIQUIDATION.)

[Incorporated February 3, 1868.]

ROBERT K. REID, President.

R. W. TULLY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$7,403 17	Capital paid in coin.....	\$33,325 00
Loans on real estate.....	27,000 00	Due depositors, certificates yet out.....	393 00
Loans on personal security (including overdrafts).....	45,928 57	Due banks and bankers.....	43,321 92
Interest accrued.....	836 24	Other liabilities.....	9,256 44
Expenses and taxes.....	10,128 38		
Total resources.....	\$91,296 36	Total liabilities.....	\$91,296 36

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$5,000 00	-----
Fresno.....	2,003 17	-----
Stanislaus.....	400 00	-----
Totals.....	\$7,403 17	-----

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$27,000 00	\$60,000 00

BANK COMMISSIONERS' EXAMINATIONS

OF THE

SAVINGS BANKS,

From January 1, to July 1, 1883.

COMMISSIONERS' EXAMINATIONS.

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[March 21, 1883.]

Resources.		Liabilities.	
Real estate taken for debt.....	\$50,751 64	Capital paid in coin.....	\$72,800 00
Stocks, bonds, and warrants.....	18,600 00	Due depositors.....	363,767 85
Loans on real estate.....	321,645 58	Interest collected.....	603 77
Loans on stocks, bonds, and warrants.....	1,840 61	Rents and exchange.....	396 86
Loans on other securities.....	6,345 00	Other liabilities.....	3,601 30
Money on hand.....	24,690 35		
Due from banks and bankers.....	14,260 58		
Furniture and fixtures.....	200 00		
Expenses and taxes.....	2,836 02		
Total resources.....	\$441,169 78	Total liabilities.....	\$441,169 78

Examined by Commissioners Farnum and Litchfield.

FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[April 11, 1883.]

Resources.		Liabilities.	
Real estate.....	\$1,231 79	Capital paid in coin.....	\$146,080 00
United States bonds (cost).....	1,154,997 06	Reserve fund.....	12,251 81
Loans on real estate.....	971,884 88	Due depositors.....	2,000,239 99
Money on hand.....	9,278 80	Interest collected.....	26,860 71
Due from banks and bankers (San Francisco).....	44,000 00	Other liabilities.....	6,281 25
Expenses and taxes.....	10,371 23		
Total resources.....	\$2,191,763 76	Total liabilities.....	\$2,191,763 76

Examined by Commissioners Farnum, White, and Litchfield.

[July, 1883.]

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[April 7, 1883.]

Resources.		Liabilities.	
Bank premises	\$70,000 00	Capital paid in coin	\$300,000 00
Other real estate	408,714 50	Reserve fund	100,000 00
Stocks, bonds, and warrants	1,689,500 00	Due depositors	10,362,217 23
Loans on real estate	6,622,620 22	Interest collected	154,742 51
Loans on stocks, bonds, and warrants	1,753,700 00	Rents and exchange	682 79
Money on hand	213,642 66	Other liabilities	1,000 00
Furniture and fixtures	500 00		
Interest accrued	149,697 84		
Expenses and taxes	9,473 35		
Other assets	774 62 00		
Total resources	\$10,918,623 19	Total liabilities	\$10,918,623 19

Examined by Commissioners Farnum, Litchfield, and White.

HIBERNIA SAVINGS AND LOAN SOCIETY, SAN FRANCISCO—MUTUAL.

[March 26, 1883.]

Resources.		Liabilities.	
Bank premises	\$200,000 00	Reserve fund	\$1,258,150 34
Other real estate	907,505 55	Due depositors	18,615,084 14
United States bonds (cost)	10,528,692 20	Interest collected	197,688 36
Loans on real estate	8,074,501 10	Other liabilities	9,062 21
Money on hand	202,380 54		
Interest accrued on loans, \$27,920 63	121,920 63		
Interest accrued on bonds, \$94,000 00			
Expenses and taxes	44,985 03		
Total resources	\$20,079,985 05	Total liabilities	\$20,079,985 05

Examined by Commissioners Farnum, White, and Litchfield.

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[March 14, 1883.]

Resources.		Liabilities.	
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Other real estate	27,521 82	Reserve fund	50,596 04
United States bonds (cost)	313,978 77	Due depositors	1,854,288 17
Loans on real estate	1,486,809 85	Dividends unpaid	1,212 43
Loans on other securities	18,125 00	Interest collected	23,193 75
Money on hand	9,964 25	Rents and exchange	1,655 60
Due from banks and bankers (in San Francisco)	54,812 17	Suspense account	3,923 82
Furniture and fixtures	507 36		
Interest accrued	27,957 60		
Expenses and taxes	2,087 10		
Total resources	\$2,014,869 81	Total liabilities	\$2,014,869 81

Examined by Commissioners Farnum, White, and Litchfield.

BANK OF MENDOCINO—MUTUAL.

[April 17, 1883.]

Resources.		Liabilities.	
Real estate taken for debt	\$10,962 50	Reserve fund and surplus	\$12,071 56
Loans on real estate	274,031 55	Due depositors	365,784 27
Money on hand	45,822 33	Due banks and bankers	14,688 21
Due from banks and bankers	54,989 33	Interest collected	262 06
Furniture and fixtures	1,671 95	Other liabilities	136 35
Expenses and taxes	5,360 19		
Other assets	104 60		
Total resources	\$392,942 45	Total liabilities	\$392,942 45

Examined by Commissioners Farnum and White.

[July,
1883.]

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[May 7, 1883.]

Resources.		Liabilities.	
Bank premises	\$45,500 00	Capital paid in coin	\$500,000 00
Other real estate	1,628,287 60	Reserve fund	204,000 00
Stocks, bonds, and warrants	520,047 32	Due depositors	2,420,277 77
Loans on real estate	594,640 92	Dividends unpaid	248 00
Loans on stocks, bonds, and warrants	267,162 00	Interest collected	19,307 07
Money on hand	85,862 64	Rents and exchange	880 33
Due from banks and bankers	11,115 88	Interest in suspense	3,461 00
Expenses and taxes	6,179 56	Profit and loss	522 21
Other assets	28 65	Other liabilities	10,149 50
Total resources	\$3,158,824 57	Total liabilities	\$3,158,824 57

Examined by Commissioners Farnum, Litchfield, and White.

SAN FRANCISCO SAVINGS UNION—SAN FRANCISCO.

[May 14, 1883.]

Resources.		Liabilities.	
Bank premises	\$119,099 43	Capital paid in coin	\$400,000 00
Other real estate	954,382 65	Reserve fund	62,125 72
Stocks, bonds, and warrants	2,295,185 03	Due depositors	11,274,183 80
Loans on real estate	7,007,139 50	Cashier's checks	3,421 33
Loans on stocks, bonds, and warrants	817,800 00	Dividends unpaid	180 00
Loans on other securities	600 00	Suspense account	31,335 71
Call loans on personal security	177,500 00	Interest collected	235,904 53
Money on hand	135,878 90	Rents and exchange	11,425 64
Due from banks and bankers in San Francisco	357,188 25	General tax account	1,018 80
Furniture and fixtures	2,500 00	General dividend	27,849 20
Interest accrued	186,463 45	Contingent fund	22,193 33
Expenses and taxes	19,188 24	Other liabilities	4,704 50
Other assets	1,417 36		
Total resources	\$12,074,342 81	Total liabilities	\$12,074,342 81

Examined by Commissioners Farnum, Litchfield, and White.

SECURITY SAVINGS BANK—SAN FRANCISCO.

[March 19, 1883.]

Resources.		Liabilities.	
Real estate	\$189,287 10	Capital paid in coin	\$150,000 00
Stocks, bonds, and warrants	108,078 02	Contingent fund	61,711 71
Loans on real estate	863,930 38	Due depositors	1,445,542 14
Loans on stocks, bonds, and warrants	491,406 25	Interest collected	9,195 00
Money on hand	15,984 31	Rents and exchange	447 66
Due from banks and bankers	5,286 76	Other liabilities	11,588 06
Furniture and fixtures	150 00		
Expenses and taxes	2,286 14		
Other assets	2,075 61		
Total resources	\$1,678,484 57	Total liabilities	\$1,678,484 57

Examined by Commissioners Farnum and Litchfield.

23²³

BANK COMMISSIONERS' EXAMINATIONS

OF THE

COMMERCIAL BANKS,

From January 1, to July 1, 1883.

COMMERCIAL BANKS.

BANK OF BENICIA.

[June 19, 1883.]

Resources.		Liabilities.	
Bank premises	\$13,270 01	Capital paid in coin	\$39,000 00
Stocks, bonds, and warrants	6,110 78	Due depositors	22,495 93
Loans on real estate	16,250 00	Due banks and bankers	10,940 85
Loans on personal security, (in- cluding overdrafts)	30,986 84	Interest collected	1,803 56
Money on hand	4,636 50		
Furniture and fixtures	1,774 51		
Expenses and taxes	1,005 41		
Other assets	206 29		
Total resources	\$74,240 34	Total liabilities	\$74,240 34

Examined by Commissioners Farnum and Litchfield.

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[March 17, 1883.]

Resources.		Liabilities.	
Bank premises	\$800,000 00	Capital paid in coin	\$800,000 00
Loans on stocks, bonds, and warrants	181,062 38	Due depositors	222,232 41
Loans on other securities	21,000 00	Interest collected	367 53
Money on hand	28,510 93	Rents and exchange	15,662 00
Expenses and taxes	8,957 78	Profit and loss	1,269 15
Total resources	\$1,039,531 09	Total liabilities	\$1,039,531 09

Examined by Commissioners Farnum and Litchfield.

[July,

BANK OF DIXON.

[June 20, 1883.]

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Other real estate	21,418 03	Reserve fund	23,289 00
Warrants	198 43	Due depositors	159,356 00
Loans on real estate	198,667 74	Dividends unpaid	522 41
Loans on stocks, bonds, and warrants	3,660 54	Rents and exchange	32 20
Loans on personal security (including overdrafts)	137,414 10		
Money on hand	10,729 25		
Due from banks and bankers	15,000 67		
Furniture and fixtures	1,000 00		
Interest accrued	9,277 99		
Expenses and taxes	1,166 38		
Other assets	747 51		
Total resources	\$406,300 64	Total liabilities	\$406,300 64

Examined by Commissioners Farnum and Litchfield.

FARMERS' AND MECHANICS' BANK—HEALDSBURG.

[April 30, 1883.]

Resources.		Liabilities.	
Bank premises and furniture	\$9,023 25	Capital paid in coin	\$84,460 00
Loans on real estate	87,688 00	Profit and loss	9,333 40
Loans on other securities	8,525 00	Due depositors	95,424 40
Loans on personal security (including overdrafts)	102,742 57	Due banks and bankers	30,504 51
Money on hand	6,907 67	Interest collected	2,031 75
Due from banks and bankers	3,050 94	Rents and exchange	200 00
Expenses and taxes	1,340 32	Other liabilities (suspense account)	909 50
Other assets (dividends paid)	3,594 75		
Total resources	\$222,872 50	Total liabilities	\$222,872 50

Examined by Commissioners Farnum and Litchfield.

[July,

FARMERS' SAVINGS BANK—LAKEPORT.

[April 21, 1883.]

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
Other real estate	6,081 96	Due depositors	112,524 51
Stocks, bonds, and warrants	2,094 66	Interest collected	6,021 97
Loans on real estate	64,739 76	Rents and exchange	95 51
Loans on other securities	1,000 00	Profit and loss	2,257 42
Loans on personal security (including overdrafts)	47,884 63		
Money on hand	35,579 65		
Due from banks and bankers	7,985 66		
Furniture and fixtures	1,737 25		
Expenses and taxes	1,865 24		
Other assets—dividends paid	1,950 60		
Total resources	\$185,919 41	Total liabilities	\$185,919 41

Examined by Commissioners Farnum and White.

BANK OF HEALDSBURG.

[April 30, 1883.]

Resources.		Liabilities.	
Real estate	\$12,396 21	Capital paid in coin	\$85,600 00
Loans on real estate	116,321 50	Due depositors	111,222 15
Loans on other securities	24,086 82	Due banks and bankers	30,325 53
Loans on personal security (including overdrafts)	63,415 72	Dividends unpaid	1,262 50
Money on hand	5,753 07	Interest collected	825 41
Due from banks and bankers	4,162 81	Profit and loss	6,396 58
Furniture and fixtures	3,000 00		
Expenses and taxes	357 40		
Other assets	6,138 64		
Total resources	\$235,632 17	Total liabilities	\$235,632 17

Examined by Commissioners Farnum and Litchfield.

[July 1883.]

BANK OF HOLLISTER.

[May 31, 1883.]

Resources.		Liabilities.	
Bank premises	\$8,026 65	Capital paid in coin	\$227,000 00
Other real estate	4,332 70	Due depositors	187,126 40
Stocks, bonds, and warrants	445 07	Due banks and bankers	65,724 53
Loans on real estate	211,342 73	Interest collected	11,327 51
Loans on stocks, bonds, and warrants	6,461 31	Rents and exchange	408 99
Loans on other securities	102,468 33	Profit and loss	24,896 34
Loans on personal security (including overdrafts)	162,749 17		
Money on hand	14,693 93		
Furniture and fixtures	3,109 69		
Expenses and taxes	2,853 13		
Total resources	\$516,482 71	Total liabilities	\$516,482 71

Examined by Commissioners Litchfield and White.

BANK OF LAKE—LAKEPORT.

[April 21, 1883.]

Resources.		Liabilities.	
Bank premises	\$9,000 00	Capital paid in coin	\$43,740 00
Stocks, bonds, and warrants	705 01	Reserve fund	1,597 17
Loans on real estate	45,147 36	Due depositors	64,711 03
Loans on other securities	152 50	Due banks and bankers	10,206 21
Loans on personal security (including overdrafts)	33,268 31	Dividends unpaid	1,063 50
Money on hand	29,791 73	Interest collected	2,377 32
Furniture and fixtures	2,000 00	Rents and exchange	295 00
Expenses and taxes	850 74	Profit and loss	2,110 21
Other assets	5,584 83	Other liabilities	380 04
Total resources	\$126,500 48	Total liabilities	\$126,500 48

Examined by Commissioners Farnum and White.

BANK OF LAPORTE.

[June 26, 1883.]

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid in coin	\$12,500 00
Other real estate	1,660 64	Reserve fund	4,000 00
Loans on personal security (including overdrafts)	37,628 71	Due depositors	7,323 25
Money on hand	7,214 24	Due banks and bankers	9,715 71
Furniture and fixtures	1,000 00	Profit and loss	20,938 70
Expenses and taxes	3,974 07		
Total resources	\$54,477 66	Total liabilities	\$54,477 66

Examined by Commissioner White.

BANK OF MARTINEZ.

[June 18, 1883.]

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Other real estate	5,074 73	Reserve fund	47,230 23
Stocks, bonds, and warrants	17,203 18	Due depositors	212,078 97
Loans on real estate	122,500 84		
Loans on other securities	4,402 10		
Loans on personal security (including overdrafts)	148,452 30		
Money on hand	22,505 70		
Due from banks and bankers	28,863 88		
Furniture and fixtures	2,000 00		
Interest accrued	2,895 08		
Expenses and taxes	411 39		
Total resources	\$359,309 20	Total liabilities	\$359,309 20

Examined by Commissioners Farnum and Litchfield.

[July 1883.]

MENDOCINO DISCOUNT BANK—MENDOCINO CITY.

[April 17, 1883.]

Resources.		Liabilities.	
Real estate.....	\$503 86	Capital paid in coin.....	\$30,000 00
Stocks, bonds, and warrants.....	35 00	Reserve fund and surplus.....	3,568 74
Loans on real estate.....	8,270 28	Due depositors.....	37,014 36
Loans on personal security (including overdrafts).....	32,983 62	Interest collected, exchange, etc.....	846 70
Due from Bank of Mendocino.....	14,688 21		
Furniture and fixtures.....	782 97		
Expenses and taxes.....	218 16		
Other assets (collections in transit).....	13,936 32		
Total resources.....	\$71,418 42	Total liabilities.....	\$71,418 42

Examined by Commissioners Farnum and White.

BANK OF NAPA.

[June 23, 1883.]

Resources.		Liabilities.	
Bank premises.....	\$16,000 00	Capital paid in coin.....	\$186,300 00
Other real estate.....	123,115 67	Reserve fund.....	67,868 61
Stocks, bonds, and warrants.....	34,750 00	Due depositors.....	131,864 05
Loans on real estate.....	61,478 92	Dividends unpaid.....	1,070 56
Loans on stocks, bonds, and warrants.....	489 92		
Loans on other securities.....	2,805 09		
Loans on personal security (including overdrafts).....	91,480 53		
Money on hand.....	21,311 70		
Due from banks and bankers.....	35,671 36		
Total resources.....	\$387,103 19	Total liabilities.....	\$387,103 19

Examined by Commissioners Farnum and Litchfield.

PETALUMA SAVINGS BANK—PETALUMA.

[May 3, 1883.]

Resources.		Liabilities.	
Bank premises.....	\$5,500 00	Capital paid in coin.....	\$100,000 00
Other real estate.....	8,750 00	Due depositors.....	290,834 85
Stocks, bonds, and warrants.....	5,000 00	Dividends unpaid.....	160 00
Loans on real estate.....	128,812 00	Interest collected since May 1.....	40 85
Loans on stocks, bonds, and warrants.....	24,631 00	Profit and loss.....	31,303 02
Loans on personal security (including overdrafts).....	152,586 76		
Money on hand.....	25,496 18		
Due from banks and bankers.....	70,062 78		
Furniture and fixtures.....	1,500 00		
Total resources.....	\$422,338 72	Total liabilities.....	\$422,338 72

Examined by Commissioners Farnum and Litchfield.

SALINAS CITY BANK.

[May 30, 1883.]

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$200,000 00
Other real estate.....	21,330 23	Due depositors.....	306,721 58
Stocks, bonds, and warrants.....	162,091 73	Due banks and bankers.....	26,123 00
Loans on real estate.....	188,002 39	Interest collected.....	3,056 57
Loans on stocks, bonds, and warrants.....	8,044 61	Rents and exchange.....	1,114 26
Loans on other securities.....	41,452 24	Profit and loss.....	25,871 43
Loans on personal security (including overdrafts).....	97,191 26		
Money on hand.....	26,436 55		
Due from banks and bankers.....	496 35		
Furniture and fixtures.....	2,300 00		
Expenses and taxes.....	2,541 48		
Total resources.....	\$562,886 84	Total liabilities.....	\$562,886 84

Examined by Commissioners Litchfield and White.

BANK OF SAN LUIS OBISPO.

[May 25, 1883.]

Resources.		Liabilities.	
Bank premises	\$20,000 00	Capital paid in coin	\$100,000 00
Other real estate	106,039 37	Reserve fund	79,439 48
Stocks and warrants	2,509 91	Due depositors	289,856 40
Loans on real estate	113,986 18	Interest collected	700 00
Loans on stocks, bonds, and warrants	2,068 75	Rents and exchange	449 42
Loans on personal security (including overdrafts)	178,599 37		
Money on hand	21,729 16		
Due from banks and bankers	23,428 22		
Expenses and taxes	404 58		
Other assets	1,740 01		
Total resources	\$470,505 55	Total liabilities	\$470,505 55

Examined by Commissioners Litchfield and White.

SAVINGS BANK OF SANTA ROSA.

[May 2, 1883.]

Resources.		Liabilities.	
Bank premises	\$10,629 25	Capital paid in coin	\$150,000 00
Other real estate	12,701 48	Due depositors	192,932 53
Loans on real estate	180,513 53	Due banks and bankers	7,783 64
Loans on stocks, bonds, and warrants	12,266 55	Dividends unpaid	577 00
Loans on other securities	16,334 00	Interest collected	488 63
Loans on personal security (including overdrafts)	112,212 92	Rents and exchange	1,012 00
Money on hand	17,736 04	Profit and loss	12,850 59
Due from banks and bankers	105 78	Other liabilities	30 55
Furniture and fixtures	3,124 93		
Expenses and taxes	50 46		
Total resources	\$365,674 94	Total liabilities	\$365,674 94

Examined by Commissioners Farnum and Litchfield.

SANTA ROSA BANK—SANTA ROSA.

[May 1, 1883.]

Resources.		Liabilities.	
Bank premises and furniture	\$11,209 15	Capital paid in coin	\$300,000 00
Other real estate	50,851 48	Reserve fund	40,000 00
Stocks, bonds, and warrants	5,000 00	Due depositors	305,687 52
Loans on real estate	217,384 72	Due banks and bankers	6,977 00
Loans on stocks, bonds, and warrants	15,700 00	Dividends unpaid	872 00
Loans on personal security (including overdrafts)	278,734 38	Interest collected	1,849 98
Money on hand	49,499 46	Rents and exchange	302 00
Due from banks and bankers	1,111 42		
Interest accrued	3,526 74		
Expenses and taxes	8,907 44		
Other assets	2,956 65		
Judgments	16,807 28		
Total resources	\$655,688 72	Total liabilities	\$655,688 72

Examined by Commissioners Farnum and Litchfield.

BANK OF SONOMA COUNTY—PETALUMA.

[May 3, 1883.]

Resources.		Liabilities.	
Bank premises	\$19,000 00	Capital paid in coin	\$300,000 00
Other real estate	1,573 50	Due depositors	303,303 89
Loans on real estate	314,778 95	Due banks and bankers	2,808 25
Loans on stocks, bonds, and warrants	5,300 00	Dividends unpaid	1,212 50
Loans on other securities	3,467 00	Interest collected	761 70
Loans on personal security (including overdrafts)	159,397 90	Profit and loss	24,325 80
Money on hand	53,620 84	Other liabilities	332 95
Due from banks and bankers	54,834 55		
Furniture and fixtures	3,940 00		
Expenses and taxes	32 35		
Other assets	16,800 00		
Total resources	\$632,745 09	Total liabilities	\$632,745 09

Examined by Commissioners Farnum and Litchfield.

SONOMA VALLEY BANK—SONOMA.

[June 25, 1883.]

Resources.		Liabilities.	
Real estate.....	\$10,593 99	Capital paid in coin.....	\$53,100 00
Loans on real estate.....	52,198 22	Due depositors.....	32,124 00
Loans on stocks, bonds, and warrants.....	950 00	Due banks and bankers.....	977 00
Loans on other securities.....	1,150 00	Dividends unpaid.....	25 00
Loans on personal security (including overdrafts).....	29,863 98	Interest collected.....	2,723 00
Money on hand.....	4,793 61	Rents and exchange.....	376 00
Due from banks and bankers.....	643 31	Profit and loss.....	15,376 00
Furniture and fixtures.....	1,014 00		
Expenses and taxes.....	1,987 48		
Other assets.....	1,509 81		
Total resources.....	\$104,704 40	Total liabilities.....	\$104,704 40

Examined by Commissioners Farnum and Litchfield.

BANK OF ST. HELENA.

[April 24, 1883.]

Resources.		Liabilities.	
Bank premises.....	\$10,600 00	Capital paid in coin.....	\$33,600 00
Loans on real estate.....	3,550 00	Due depositors.....	29,308 00
Loans on other securities.....	11,104 10	Due banks and bankers.....	2,584 00
Loans on personal security (including overdrafts).....	20,533 63	Interest collected.....	194 00
Money on hand.....	15,741 77	Rents and exchange.....	410 00
Due from banks and bankers.....	1,330 29		
Furniture and fixtures.....	3,000 00		
Expenses and taxes.....	2,239 12		
Total resources.....	\$68,098 91	Total liabilities.....	\$68,098 91

Examined by Commissioners Farnum and White.

BANK OF TOMALES—TOMALES.

[June 5, 1883.]

Resources.		Liabilities.	
Bank premises and furniture.....	\$4,963 56	Capital paid in coin.....	\$80,000 00
Real estate.....	4,580 14	Reserve fund.....	60,000 00
Loans on real estate.....	103,746 84	Due depositors.....	56,805 76
Loans on stocks, bonds, and warrants.....	10,000 00	Interest collected.....	2,309 39
Loans on personal security (including overdrafts).....	39,123 33		
Money on hand.....	11,199 57		
Due from banks and bankers.....	1,711 85		
Expenses and taxes.....	3,789 86		
Total resources.....	\$179,115 15	Total liabilities.....	\$179,115 15

Examined by Commissioners Farnum and Litchfield.

BANK OF UKIAH.

[April 14, 1883.]

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$206,000 00
Real estate.....	1,700 00	Reserve fund.....	18,921 38
Loans, bonds, and warrants.....	7,615 58	Due depositors.....	111,171 75
Loans on real estate.....	240,036 59	Due banks and bankers.....	1,920 13
Loans on personal security (including overdrafts).....	76,835 70	Interest collected.....	6,192 74
Money on hand.....	6,648 64		
Expenses and taxes.....	1,369 49		
Total resources.....	\$344,206 00	Total liabilities.....	\$344,206 00

Examined by Commissioners Farnum and White.

		\$9,681 70		\$263,201 26			\$4 25	\$22,104 10	\$92,313 47	\$1,671 95	\$388,976 73	Mutual.	\$9,704 16	\$3
Bank	\$12,147 11	432 43	\$75,478 69	237,520 79	\$272 14	\$26,409 82	5,838 02	14,095 81	40,510 47	482 09	413,196 37	\$45,000 00	13,073 84	3
Branches	80,000 00	130,927 96	855,764 17	759,521 01	281,534 09	15,440 00	248,630 77	95,194 79	48,048 01	21,000 00	2,536,060 80	475,000 00	28,500 00	2.0
Sacramento		15,119 30	11,220 00	435,748 74				18,459 64	3,446 95	21,912 34	505,906 97	229,087 65	7,942 32	2
ings and Loan	6,000 00	33,850 00	10,960 00	122,683 55				4,535 65		3,900 00	181,929 20	20,000 00	2,600 00	1
San Society		52,203 28	8,000 00	1,427,783 19	65,966 10	50,373 70	429,190 11	137,559 36	180,097 69	118,164 31	2,422,337 74	500,000 00	54,600 00	1.7
				171,347 00	11,193 43		175,098 99	43,654 80	22,436 18	9,680 24	433,419 74	300,000 00		1
Oakland	60,000 00	56,006 23	122,770 25	1,452,489 88	144,117 98		22,925 00	80,471 30	53,465 54	2,024,895 47	200,000 00		100,000 00	1.6
Commercial Bank		18,268 89	5,290 78	58,868 00	2,000 00	4,553 00	19,911 19	76,632 98	10,095 11	195,619 95	67,238 63			1
ings Banks	\$158,147 11	\$269,489 79	\$1,089,483 89	\$4,929,163 42	\$505,083 74	\$96,776 52	\$881,687 14	\$388,164 63	\$543,966 05	\$240,380 68	\$9,102,342 97	\$1,836,326 28	\$216,420 32	\$6.7
co Savings Banks, as above	507,705 32	4,283,816 83	17,149,549 04	25,857,200 39	4,005,590 94	10,200 00		1,021,503 50	229,446 63	335,711 07	53,400,717 72	1,649,380 00	1,720,063 64	49.7
Savings Banks of California	\$665,852 43	\$4,553,306 62	\$18,239,032 93	\$30,786,363 81	\$4,510,674 68	\$106,976 52	\$881,687 14	\$1,409,668 13	\$773,406 68	\$576,091 75	\$62,503,060 69	\$3,485,706 28	\$1,936,483 96	\$56.5

SEMI-ANNUAL TABULAR STATEMENT

Showing the financial condition of the Commercial Banks of California on the first day of July, 1883, as reported to the Bank Commissioners.

THE BANKS.	RESOURCES.										Totals of Assets and Liabilities.	LIABILITIES.		
	Bank Premises.	Real Estate Taken for Debt.	Invested in Stocks, Bonds, and Warrants.	Loans on Real Estate.	Loans on Stocks, Bonds, and Warrants.	Loans on other Securities.	Loans on Personal Security (including overdrafts).	Money on Hand.	Due from Banks and Bankers.	Other Assets.		Capital Paid up.	Surplus.	Due Depositors.
	\$3,069 03	\$8,041 30	\$4,000 00	\$9,900 00			\$35,527 70	\$3,390 93	\$9,482 45	\$3,764 32	\$77,175 73	\$20,000 00	\$7,000 00	\$4,000 00
	13,270 01		6,110 78	16,250 00			36,413 55	4,789 40		3,029 23	79,862 97	39,000 00		3,000 00
Bank of California (Chicago)	30,000 00	34,981 09	51,595 91	224,250 00	\$52,700 00	\$10,065 00	238,768 97	42,614 15	4,954 83	16,117 75	706,047 70	250,000 00	33,668 71	32,000 00
Bank of California (San Francisco)	250,000 00	606,698 08	658,577 76	425,470 97	936,832 32	970,214 20	4,741,433 52	1,863,211 37	1,824,770 60	63,178 63	12,310,387 45	3,000,000 00	1,612,254 62	7,600 00
Bank and Trust Co. (San Francisco)			100 50	70,308 00	47,584 23	5,500 00	256,775 76	93,126 68	68,594 53	13,251 46	555,241 16	100,000 00	1,307 74	30,000 00
	800,000 00		3,530 00		67,200 00		4,042 42	37,227 97	34,438 04	495 32	1,037,683 75	840,532 50		17,000 00
	13,000 00	5,586 23	26,418 75	87,600 31	2,351 33	31,885 63	148,926 58	30,924 56		6,880 69	353,574 08	100,000 00	30,000 00	17,000 00
Bank of California (Oakland)	5,000 00	5,285 65	42,433 88	27,154 00	316 40	1,529 00	35,058 02	17,977 67	19,776 99	3,000 00	157,531 61	30,000 00		11,000 00
Bank of California (San Jose)	21,000 00	30,031 04	21,654 70	479,073 11	300 00	6,969 30	365,362 44	46,856 42	82,953 43	48,652 46	1,102,852 90	500,000 00		53,000 00
Bank of California (San Jose)		75,423 71	338,473 45	340,975 98	8,050 00	20,770 43	130,991 45	60,466 41	234,741 20	21,315 99	1,231,208 62	300,000 00	145,396 21	7,000 00
Bank of California (Santa Ana)	14,768 32		18,610 90	45,486 41			34,070 33	24,956 72	11,738 51	6,346 53	155,977 72	50,000 00		25,000 00
Bank of California (San Diego)	20,000 00		33,637 40	39,729 00	20,541 21	14,917 00	206,929 85	45,801 18	4,483 05	2,044 69	388,083 38	50,000 00	25,000 00	25,000 00
	7,000 00	21,418 03	493 55	198,687 74	3,660 54		141,697 66	5,116 75	19,662 83	18,968 68	416,685 78	223,100 00	23,945 98	18,000 00
Bank of California (San Bernardino)	6,403 30	2,516 12		14,200 00	200 00		94,256 48	7,654 39		2,043 11	127,333 40	38,375 00		6,000 00
	4,167 57		10,719 31	21,262 66	1,000 00		70,388 90	25,751 65	30,289 90	4,284 05	167,864 04	30,000 00		13,000 00
	9,000 00			86,873 00			110,497 02	7,592 15	4,671 85		218,634 02	84,460 00		10,000 00
Bank of California (Healdsburg)	16,000 00		298,084 73	173,580 00	68,900 00	21,421 50	716,757 71	436,878 96	226,230 85	21,974 18	1,979,837 93	200,000 00	300,000 00	1,430 00
Bank of California (Lakeport)	15,000 00	450 00	2,094 66	65,677 63		1,000 00	61,693 94	45,137 00	9,117 29	12,213 38	202,383 90	65,020 00	16,020 22	13,000 00
	8,019 27			36,952 50	4,034 65	12,913 97	37,584 63	31,719 85	42 00	3,741 12	135,007 99	40,000 00	4,853 79	8,000 00
Bank of California (Fresno)	6,000 00		990 75	26,827 50	6,930 00	2,900 00	60,759 40	20,408 90	24,466 54	6,474 82	155,697 91	35,000 00		10,000 00
Bank of California (San Francisco)	95,000 00	82,182 06		87,230 00	62,170 00	352,798 67	240,923 01	145,673 35	26,597 71	35,313 54	1,127,889 34	542,850 00	23,617 00	52,000 00
		4,578 51	24,154 87	69,407 64		1,450 24	93,269 38	12,679 11	6,053 41	8,713 61	220,306 77	68,000 00		14,000 00
		18,118 10		114,974 00	800 00	3,487 50	94,089 47	7,682 99	2,994 24	3,286 25	245,532 55	85,800 00		13,000 00
	8,026 65	4,332 70	1,163 00	212,908 35	7,500 00	101,155 00	165,931 65	11,261 70		6,293 37	518,574 42	227,000 00		13,000 00
Bank of California (Eureka)		13,669 98	139 80	70,000 60	9,000 00		56,496 62	47,996 40	64,599 63	9,509 83	271,411 86	60,000 00		18,000 00
Bank of California (Eureka)	2,771 17	17,678 82	3,033 96	31,063 00			106,000 51	11,062 64	798 03	8,078 16	180,486 29	53,000 00		10,000 00
	9,000 00		806 01	46,377 52			25,242 54	7,739 96		13,882 23	103,047 26	43,740 00	1,597 17	10,000 00
	3,000 00	1,660 64		249,483 00	9,000 00	5,000 00	38,776 63	16,317 74		4,974 07	64,729 08	12,500 00	4,000 00	3,000 00
Bank of California (Los Angeles)	5,000 00	17,000 00		123,902 59		4,402 10	212,363 63	72,142 78	43,261 90	4,065 68	612,316 99	100,000 00	100,000 00	31,000 00
		5,089 73	17,859 60				158,342 97	27,508 45	20,299 69	17,393 56	379,798 69	100,000 00	47,230 23	22,000 00
			66 90	7,795 17			32,641 84		20,744 22	17,774 60	79,022 73	30,000 00	1,094 41	3,000 00
	11,000 00	25,648 80		12,495 57	3,824 07	9,400 28	71,928 39	6,428 60	802 16	45,038 78	143,931 75	44,775 00	6,270 90	3,000 00
	4,000 00	4,347 69	7,902 85	236,697 25	900 00		236,836 17	42,897 61		33,855 00	567,436 57	150,000 00	7,526 70	20,000 00
Bank of California (San Diego)	5,750 00	1,000 00	206 75	500 00	15,224 12	1,927 22	9,488 23	16,482 03	12,456 88	3,790 51	66,825 74	20,000 00	11,831 22	3,000 00
	16,000 00	123,108 67	34,750 00	88,473 65	489 92	2,805 08	92,864 17	26,147 39	25,465 81	6,964 75	417,069 45	86,800 00	77,523 47	1,000 00
Bank of California (San Francisco)	400,000 00	49,398 87	1,075,981 20	368,690 36	863,078 23	628,468 20	2,547,941 50	445,222 24	9,161,749 18	16,232 22	15,556,662 68	3,000,000 00	4,500,000 00	4,400 00
	150,000 00	12,825 35	633,201 77	163,420 10	224,588 50	348,011 38	1,242,037 78	583,063 21	272,300 11	2,836 64	3,632,284 84	1,000,000 00	425,587 96	1,000 00
	5,500 00	8,750 00	25,000 00	129,572 00	4,986 00		189,454 46	18,312 30	52,693 00	1,500 00	435,767 76	100,000 00	36,758 42	25,000 00
	22,427 88	40,266 34	1,272 00	1,994,270 93		12,247 95		24,478 84	25,316 04	18,937 45	2,139,117 43	150,000 00	35,123 97	1,800 00
	13,000 00	21,330 23	94,794 35	206,716 98		4,662 10	161,323 18	22,659 31	21,959 58	5,526 83	551,972 56	200,000 00		25,000 00
Bank of California (Santa Clara)		2,588 99	120,297 92	25,244 06		21,497 80	147,493 72	24,903 90		3,431 64	345,458 03	105,000 00	45,096 29	1,000 00
Bank of California (Santa Cruz)	6,000 00	42,146 34	64,099 25	44,048 80	550 00		65,362 39	14,882 70	7,255 51	3,200 00	247,544 99	80,000 00	4,020 00	1,000 00
		1,612 68		202,487 29	8,416 82	1,990 00	132,850 20	23,884 99	2,502 31	16,890 57	390,634 86	132,150 00		1,000 00
Bank of California (Stockton)	120,000 00	12,580 30	109,139 69	291,642 53	56,065 00	1,350 00	199,076 29	67,531 00	101,834 98	30,867 70	990,088 39	218,125 00	100,000 00	1,000 00
Bank of California (Stockton)	20,000 00	104,289 37	2,509 91	119,986 18	2,068 75		189,924 60	21,883 30	34,484 51	2,576 03	498,723 65	100,000 00	81,860 84	3,000 00
	11,209 15	46,221 19	5,000 00	238,521 65	17,781 65	87,859 39	199,835 15	47,012 47	20,583 88	42,492 93	716,817 39	300,000 00	40,000 00	3,000 00
Bank of California (Yreka)	10,629 25	11,387 35	8 00	184,193 03	16,867 60	3,492 40	107,379 49	47,581 27	3,461 23	3,163 89	387,652 99	150,000 00	17,826 34	3,000 00
				38,360 50		1,587 00	86,288 00	58,367 28	640 82	6,700 00	191,923 60	30,000 00		1,000 00
Bank of California (Petaluma)	19,000 00	1,573 50		316,764 45		2,921 00	174,912 73	39,849 78	66,654 59	20,740 00	642,406 05	300,000 00	23,034 99	3,000 00
Bank of California (Sonoma)		10,593 99		63,093 94		1,150 00	29,421 01	4,782 69	791 48	3,030 81	103,813 84	53,100 00		3,000 00
	10,600 00			7,500 00	200 00	1,755 00	31,591 15	7,716 64	3,569 69	6,218 70	69,150 18	35,600 00		3,000 00

SEMI-ANNUAL TABULAR STATEMENT
OF THE
SAVINGS AND COMMERCIAL BANKS,
July 1, 1883.

25 *

INDEX.

INDEX.

REPORT TO THE GOVERNOR—		PAGE.
Number of banks.....		3
New banks.....		3
Annual license of banks.....		3
Banks in liquidation.....		4
Comparative statements of the savings banks of San Francisco.....		6
Comparative statements of all the incorporated banks.....		7
GENERAL REMARKS—		
Loans on bank stock.....		8
Indorsements on notes.....		8
Opinion of the Attorney-General: First—Upon powers of Bank Commissioners over liquidated banks: Second—Upon banks paying dividends from uncollected interest.....		8-9
Conclusion.....		9
SPECIAL REMARKS—		
Upon questions contained in opinion of Attorney-General.....		10-13
APPENDIX—		
Statement sworn to.....		17
Amounts paid for annual license.....		18-19
REPORTS OF SAVINGS BANKS, July 1, 1883.....		23-50
REPORTS OF SUSPENDED SAVINGS BANKS.....		53-61
REPORTS OF COMMERCIAL BANKS.....		65-169
The Bank of Stockton (in liquidation).....		170
Commissioners' examinations of savings banks.....		173-177
Commissioners' examinations of commercial banks.....		181-191
SEMI-ANNUAL TABULAR STATEMENT.....		193

SPECIAL REPORT

OF THE

BOARD OF BANK COMMISSIONERS,

TO HIS EXCELLENCY, THE GOVERNOR,

And the Honorable the Legislature of the State of California,

January 9, 1883.



SACRAMENTO:

STATE OFFICE : : : J. D. YOUNG, SUPT. STATE PRINTING.

1883.

Digitized by Google

SPECIAL REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }
SAN FRANCISCO, January 9, 1883. }

To his Excellency the Governor and the Honorable the Legislature of the State of California:

We respectfully submit herewith for your consideration a special report of the Board of Bank Commissioners. We desire to point out, after careful consideration, the defects in the law under which we are acting, and to suggest a few necessary amendments to the same.

The Act of March 30, 1878, creating the Board of Bank Commissioners, provides, in Section 13, that the "Commissioners shall make a general report to the Legislature of the business of their office, at each session, *during the first week of the session.*"

That cannot be done, for the reason that under Section 9 of the same Act, it provides that the fiscal term of all incorporated banks of the State shall expire on the thirtieth day of June and the thirty-first day of December of each year, and requires them to make a semi-annual report to this Board, showing their actual financial condition upon those dates. The several incorporated banks are now sending their semi-annual reports to this Board, as required by law, and we cannot complete our general report to the Legislature until we have received them.

The tabulated and comparative statements of the assets and liabilities of the banks are made up from their semi-annual reports, and are embodied in the general report, together with the several examinations as made by the Commissioners during the year.

The last annual or general report of the Bank Commissioners was submitted as of date of March 1, 1882, for the reason, no doubt, that it could not be prepared before that date; and the report to the Governor, as required under Section 3 of the Bank Act, was submitted as of date of June 30, 1882. The general report of this Board, as required under Section 13, is now being prepared, and we expect to submit the same by the first proximo.

As stated in our former report, we are of the opinion that the law under which we are acting should be amended, and we respectfully recommend the following changes in the Act of March 30, 1878, creating the Board of Bank Commissioners:

First—Section 4 should be amended so as to require only "one examination at least during the year; and as often as the Commissioners deem it necessary," etc. We find it very rapid work to comply with the above named section, although we have examined nearly all the banks under our jurisdiction, once, within the past six months, and we are required to do; yet we think we can make the examina-

tions more thorough, if one, at least, is required during the year, with discretionary power to make more than one examination, if we deem it necessary. Our views in this matter coincide with those of the former Board, who suggested in one of their reports the same change in the law as we now suggest; and they found from their experience that they could make only one examination during the year, of each bank, and do it well.

Second—Sections 12 and 16 should be amended so as to provide for a "Bank Commissioners Fund," into which shall be paid all moneys received from this Board, and against which fund all warrants are to be drawn.

The law now requires us to pay all moneys received into the General Fund of the State. The several incorporated banks of the State are assessed pro rata upon the amount of deposits of each bank, as shown by its last semi-annual statement (which is January first, of each year), to pay all the expenses of this Commission, as required by Section 16 of the Bank Act. That assessment is paid by each bank during the month of June of each year, and then paid by this Board into the General Fund, *in advance*, to meet the expenses for the coming year. Within the past five months all our warrants, except for salary, have been refused payment, because there was no money in the General Fund to pay them. That can only be obviated by amending the law as we recommend, providing for a special fund, out of which all our warrants are to be paid. We are pleased to note a similar recommendation by the State Controller in his recent report.

Third—We recommend that Section 13 be amended by striking out the words, "during the first week of the session."

The fact that those words are in the law, is the reason why this special report is issued. We desire to comply strictly with the law governing this Board, but a careful perusal of the several sections of the Bank Act will convince its reader that its requirements, as it relates to Section 13, cannot be fulfilled. That section as it stands conflicts with other sections of the Act, and certainly should be amended to allow the Board proper time in which to make their general report to the Legislature.

With these changes in the Bank Act, we think the law will better serve its purpose, and we present these recommendations with the hope of having the same favorably considered.

In our general report, which we shall soon submit to the Legislature, we may present other recommendations in relation to amendments to the general laws governing banking corporations within the State.

All of which is respectfully submitted.

J. E. FARNUM,
J. M. LITCHFIELD,
W. F. WHITE,
Bank Commissioners.

AN ACT CREATING A BOARD OF BANK COMMISSIONERS AND PRESCRIBING THEIR DUTIES AND POWERS.

APPROVED MARCH 30, 1878.

The People of the State of California, represented in Senate and Assembly, do enact as follows:

Commissioners appointed; who qualified.

SECTION 1. On or before the fifteenth day of May, A. D. eighteen hundred and seventy-eight, the Governor shall appoint three competent persons, one of whom shall be an expert of accounts, to be styled Bank Commissioners, who shall hold office for the period of four years, and until their successors are appointed and qualified; and no two Commissioners to be appointed under this Act shall be residents of the same county. The persons who are so appointed shall have no official connection with, nor be in the employ of any saving bank, or bank, or banking company, or banking society, nor shall they, during their term of office, own or be interested in the stock or other property thereof. Said Commissioners shall have their office in the City of San Francisco.

Must give bond.

SEC. 2. The Bank Commissioners, before entering upon the duties of their office, must each execute an official bond in the sum of twenty thousand dollars, and take the oath of office, all as prescribed by the Political Code for State officers in general.

Duties.

SEC. 3. The duties of the Bank Commissioners shall be, within sixty days after their qualification, to prepare and furnish to every savings bank, bank, and banking company, incorporated under the laws of this State, or any other State or country, and doing business in this State, applying therefor in writing, a license, in the form to be prescribed by them, authorizing such corporations to use the name and to transact the business of a savings bank, bank, or banking company, for one year from the date of issuance thereof; *provided*, that such license may be issued at any time after said sixty days, subject to the disqualification mentioned in section seven of this Act; to receive and place on file in their office the semi-annual reports required to be made by savings banks, or banks, or banking corporations, by this Act; to prepare and furnish, on demand, to savings banks' officers, and the officers of banks, or banking corporations, blank forms for such statements or reports as may by law be required of them; to make, on or before the thirtieth day of June, in each year, a report to the Governor of this State, containing a tabular statement synopsis of the several reports which have been filed in their office since their last report, and any other proceedings had or done by them under this Act, showing generally the condition of the savings bank, or banking business and interests in this State, and such other matters as, in their opinion, may be of interest to the public, with a detailed statement, verified by their oaths, of all moneys and fees of office received by them during the same period.

Visit and examine banks.

SEC. 4. It shall be the duty of one or more of the Bank Commissioners, as designated by the Commissioners, once in six months, and as often as in their judgment may be deemed necessary, without previous notice, to visit and to make personally a full examination of each bank, saving bank, saving and loan society, or other society, association, company, or institution incorporated under the laws of this State, or any other State or country, and doing business in this State, for the accumulation and investment of funds and savings, or any trust company receiving any valuable thing in trust, or money on special deposit, or any person publicly receiving money on deposit for safe keeping; to inspect all books, papers, notes, bonds, or evidence of debt of such corporations, and all securities; to ascertain the condition of every such corporation, its solvency, its ability to fulfill all its obligations, and report its condition to the Attorney-General as soon as may be after such examination.

Power to examine officers.

SEC. 5. Such Commissioners must examine, under oath, any of the officers, agents, and servants of any such corporation or person, in relation to the affairs and condition of such cor-

poration or person, and may administer such oath personally; and whoever shall neglect to refuse, after demand and notice thereof, and without justifiable cause, to appear, or to testify under oath, before the said Commissioners in the discharge of their duties, shall be deemed guilty of a misdemeanor, and on conviction thereof, be punished by a fine not exceeding five thousand dollars, or by imprisonment in the County Jail not exceeding one year, or by both such fine and imprisonment.

Insolvent corporations; Commissioner to report.

Sec. 6. If any Bank Commissioner shall have knowledge of the insolvency or unsafe condition of any corporation mentioned in this Act, and shall neglect to report the same, in writing, to the Attorney-General, as required by this Act, he shall, on conviction thereof, be punished by a fine not exceeding ten thousand dollars nor less than five thousand dollars, or by imprisonment in the County Jail not less than one year nor more than two years, or by both such fine and imprisonment, and his office shall be declared vacant by the Governor, and a successor be appointed for the unexpired term.

Must procure license.

Sec. 7. No corporation shall, after the expiration of the time in that behalf limited by section three, use the name or transact the business of a savings bank, or bank, or banking corporation, without first procuring from the Bank Commissioners the license provided for by this Act; and any corporation violating this provision shall forfeit the sum of one hundred dollars per day during the continuance of the offense; and any person who enters upon, engages in, or carries on, or in any manner attends to the business or management of a savings bank, or bank, or bank corporation, doing business without a license, after the expiration of such time, whether as manager, principal, agent, officer, employé, or otherwise, shall forfeit the sum of one hundred dollars for every day he so enters upon, engages in, or carries on, or attends to such business; and any violation of this section is also hereby declared to be a misdemeanor.

License received on what condition.

Sec. 8. No savings bank shall receive the license in this Act provided for, unless at least fifty per cent of all its loans shall be secured by first mortgage, or other prior lien, upon real estate situate within this State; such loans, at the date when made, hereafter, not to exceed sixty per cent of the market value of the security, except when made for the purpose of facilitating the sale of property owned by the corporation. And it shall be unlawful for any savings and loan society, or savings bank, to purchase, invest, or loan its capital, or the money of its depositors, or any part of either, in mining shares or stocks. Any President or managing officer who knowingly consents to a violation of the above provision shall be deemed guilty of a felony.

Semi-annual reports; report to show what.

Sec. 9. Every savings bank, or bank, or banking corporation, doing business in this State, if incorporated before the passage of this Act, shall, twice in every year, to wit, within thirty days after the expiration of its semi-annual fiscal term, and every savings bank, or bank, or banking corporation, hereafter to be incorporated, shall, twice in each year, to wit, on the twentieth day of January, and the twentieth day of July, make a report, in writing, to the Bank Commissioners, verified by the oath of its President and Secretary, or Cashier, or its two principal officers; and the semi-annual fiscal term of the savings banks, or banks, or banking corporations, hereafter incorporated, shall expire on the last day of June and the last day of December, in each year. Such report shall show the actual financial condition of the bank making such report, upon the thirtieth day of June and thirty-first day of December, of each year by stating—

First—The amount of its capital stock, and the number of shares into which it is divided.

Second—The names of its Directors, and the number of shares of stock held by each.

Third—The total amount actually paid, in coin, by stockholders for capital stock, and the total amount of reserve fund, if any.

Fourth—The total amount due to depositors.

Fifth—The total amount and character of any other liabilities it may have.

Sixth—The amount at which the lot and building, occupied by the bank for the transaction of its regular business, stands debited on its books, together with the market value of all other real estate held, whether acquired in settlement of loans or otherwise; the amount at which it stands debited on the bank books; in what county situated, and in what name the title is vested, if not in the name of the corporation itself.

Seventh—The amount loaned on real estate, specifying the amount secured on real estate in each county separately; also, specifying the name of the person in whose name the property is held in trust, or as security, in case it is held in any name other than that of the savings bank, and when the instrument creating the security does not of itself disclose the name of the savings bank.

Eighth—The amount invested in bonds, designating each particular class, and the amount thereof.

Ninth—The amount loaned on stocks and bonds, designating each particular class, and the amount thereof.

Tenth—The amount of money loaned on other securities, with a particular designation of each class, and the amount loaned on each.

Eleventh—The actual amount of money on hand or deposited in any other bank or place, with the name of the place where deposited, and the amount in each place.

Twelfth—Any other property held or any amount of money loaned, deposited, invested, or placed, not otherwise herein enumerated, with the place where situate, and the value of such property, and the amount so loaned, deposited, or placed.

The oaths of the officers to the statements above required shall state that they, and each of them, have a personal knowledge of the matters therein contained, and that they believe every allegation, statement, matter, and thing therein contained is true; and any willfully false statement in the premises shall be perjury and shall be punished as such.

Penalty.

Sec. 10. Any savings bank, or bank, or bank incorporation, failing to furnish to the Bank Commissioners the report required by this Act, within the time required herein, shall forfeit the sum of one hundred dollars per day during the time of such default.

Proceedings against unsafe corporations.

Sec. 11. If such Commissioners, on examination of the affairs of any corporation mentioned in this Act, shall find that any of said corporations or persons have been guilty of violating its charter or law, or is conducting business in an unsafe manner, they shall, by an order addressed to the corporation so offending, direct discontinuance of such illegal and unsafe practices and a conformity with the requirements of its charter and of law, and with safety and security in its transactions; and if any of said corporations or persons shall refuse or neglect to comply with such order, or whenever it shall appear to these Commissioners that it is unsafe for any of the said corporations to continue to transact business, they shall communicate with the Attorney-General, who shall immediately commence suit in the proper Court against such corporation to enjoin and prohibit it from transacting any further business; and upon the hearing of the case, if the Judge of the Court where the case is tried shall be of the opinion that it is unsafe for the parties interested for such corporation or person to continue to transact business, and that such corporation or person is insolvent, he shall issue the injunction applied for by the said Commissioners, who shall cause said injunction to be served according to law; and he shall further direct said Commissioners to take such proceedings against such corporation or person as may be decided upon by its creditors.

Salary of Commissioners.

Sec. 12. The Bank Commissioners shall each receive a salary of three thousand dollars, and necessary traveling expenses, not to exceed five hundred dollars for each Commissioner per year, to be audited by the State Controller and paid by the State Treasurer in the same manner as the salaries of other State officers.

Report required.

Sec. 13. The Bank Commissioners shall make a general report of the business of their office to the Legislature, at each session, during the first week of the session.

Commissioners to appoint Clerk; office hours of.

Sec. 14. The Bank Commissioners shall have power to appoint a Clerk, at a salary of one hundred and fifty dollars per month. The said Commissioners shall keep their office open for business from nine o'clock A. M. until three o'clock P. M. every day, except non-judicial days. They shall procure rooms necessary for their office, at a rent not to exceed seventy-five dollars per month, and may provide a safe and necessary furniture therefor, at an expense not exceeding five hundred dollars. They may also provide stationery, fuel, and other conveniences necessary for the transaction of duties, not exceeding the sum of two hundred dollars per annum. All expenditures authorized in this section shall be audited and paid in the same manner as the salary of the Commissioners.

Semi-annual report.

Sec. 15. The semi-annual reports provided for by this Act shall be filed and kept on file by the Bank Commissioners, in their office, and shall be open to the inspection of the public during their office hours.

Assessments against banks.

Sec. 16. To meet the annual expenses provided for by this Act, the Bank Commissioners shall receive in advance, in gold coin, from each savings bank, or bank, or banking corporation applying for a license, its pro rata amount of the salaries, and all other necessary expenses of the Commissioners, such amount to be raised by an assessment on the amount of deposits of such bank. But in estimating the amount to be paid by each savings bank, bank, or banking corporation, on applying for its first license under this Act, the amount as shown by its last

semi-annual statement, published for the information of its depositors, shall be taken as the amount on deposit with it. They shall receive, for furnishing copies of papers, statements, and reports filed in their office, twenty cents per folio of one hundred words, and for certifying copies, one dollar, to be paid for by the parties applying for the same. They shall pay to the State Treasurer every month all such amounts received by them under the provisions of this Act, to be paid into the General Fund of the State. The Commissioners may recover the amounts assessed against said banks in the name of the people, and must pay the same to the State Treasurer as aforesaid.

Commissioners to keep books.

SEC. 17. The Bank Commissioners shall keep proper books of record of all acts, matters, and things done by them under the provisions of this Act, which shall be open to the inspection of the public during their office hours.

Subpoenas to be issued.

SEC. 18. The Bank Commissioners may issue subpoenas for witnesses to attend and testify before them, on any examination by this Act authorized, which must be served, obeyed, and enforced as provided in the Code of Civil Procedure for civil cases; the Commissioners to issue attachments, and impose the penalty for disobedience, and the witnesses may be punished as provided in the Penal Code.

Commissioners to recover money.

SEC. 19. The Bank Commissioners may sue for and recover, in the name of the people, in any Court of competent jurisdiction, all sums of money which become due, payable, or forfeited by any of the provisions of this Act.

Commissioners to deliver property.

SEC. 20. The Commissioners shall, upon the expiration of their term of office, deliver to their successors, or if there be none, then to the Controller of State, all property, books, reports, and papers of every description pertaining to their office.

SEC. 21. All Acts are hereby repealed in so far as they are inconsistent with the provisions of this Act.

SEC. 22. This Act shall take effect and be in force from and after the fifteenth day of May, A. D. eighteen hundred and seventy-eight.

FIFTH ANNUAL REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA,

To the Honorable the Legislature,

JANUARY, 1883.



SACRAMENTO:

STATE OFFICE.....JAS. J. AYERS, SUPT. STATE PRINTING.
1883.

REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }
SAN FRANCISCO, January 25, 1883. }

To the honorable the Legislature of the State of California:

We present herewith for your consideration the fifth annual report of the Board of Bank Commissioners. We submitted a report to the Governor, under date of June 30, 1882, as required by law, in which was embodied the semi-annual reports of the banks, and a tabular statement of the same.

In this report will be found the semi-annual reports of the banks on January 1, 1883, together with the several examinations of the banks as made by the Commissioners since the issuance of their fourth annual report, also statistical information of the savings banks, and a tabular statement of the condition of the live commercial and savings banks, as reported to this Board on the first instant.

EXAMINATIONS BY THE COMMISSIONERS.

We have endeavored to comply strictly with the law that governs this Board respecting the number of examinations of each bank to be made annually. Within the past six months we have made seventy-five examinations, of which number seventy-two were of banks in active operation, and three of banks in liquidation. More time should be allowed in which to make thorough examinations of the several banks under our supervision. In our special report to the Legislature we recommended that the law should be changed in that particular, so as to make the work of this Commission more useful and beneficial to the people of the State. The work of this Board should be continuous, and if its members faithfully perform their duties, a change in the law from semi-annual to annual examinations at least, "and as often as the Commissioners deem it necessary," would enable them to make a more thorough examination of each bank, as it would allow more time in which to perform that responsible duty. We are pleased to know that our recommendations, offered in our special report, have been favorably considered.

NUMBER OF BANKS, JANUARY 1, 1883.

The number of banks, incorporated and in active business, was eighty-two on January 1, 1883, of which number sixty-five are commercial, and seventeen are savings banks.

NEW BANKS.

Within the past year eight new banks have been organized, as follows: (1.) The Bank of Benicia; (2.) The Farmers Bank of Fresno; (3.) The California State Bank, of Sacramento; (4.) The Commercial Bank of Santa Ana; (5.) The Stockton Savings Bank; (6.) The Bank of St. Helena; (7.) The Siskiyou County Bank, of Yreka; and (8.) The California Safe Deposit and Trust Co., of San Francisco, representing in the aggregate a paid up capital of one million one hundred and sixty-seven thousand (1,167,000) dollars, of which amount \$800,000 is represented in the paid up capital of the California Safe Deposit and Trust Co., of San Francisco, which has reincorporated to transact a banking business.

BANKS RETIRED.

The following named banks have, within the past year, voluntarily retired from business: (1.) The Bodie Bank; and (2.) The Bank of Stockton. The latter named has organized under the National Bank Act, with the title of The Stockton National Bank.

CHANGES IN BANK CAPITAL.

There have been some changes in bank capital during the past year although the increase or decrease is comparatively slight, as shown by the following sums, with the names of the banks: The Consolidated Bank of San Diego, capital increased \$10,000; The Fresno County Bank, increased \$10,000; The Grangers Bank of California, increased \$15,000; The Kern Valley Bank, increased \$5,000; and The Bank of San Luis Obispo, increased \$12,000; while the following named banks, with the amounts as stated, have decreased their capital during the past year: The Farmers Savings Bank, of Lakeport \$1,000; The Bank of Lake, \$3,500; The Merced Bank, \$3,000; and The Bank of San José, \$13,000.

CHANGES IN CHARACTER OF BUSINESS.

The Commercial and Savings Bank, of San Jose, formerly doing commercial and savings business, has discontinued its saving department, and is now doing a commercial business exclusively and is classed as such in this report.

BANKS IN LIQUIDATION.

There are now six banks in liquidation, who owe a portion or all of their liabilities to depositors. The semi-annual reports of these banks, and the examinations of three of them, as made by the Commissioners, will be found in the Appendix. We made those examinations for the reason that we thought it best to find out their condition, and also enable us to answer the many inquiries that were made by depositors respecting their affairs. It was the first time that any examination had been made since they went into liquidation. The several banks in liquidation are still incorporated institutions under the laws of the State, and we presume are under

supervision as much so as those banks that are solvent; and if so, it is our duty to examine into their condition, and report it to the Attorney-General. We take pleasure in stating that the officers of those banks received us courteously, and seemed very willing to have us make a thorough examination of their condition.

EXPENSES OF THE COMMISSION.

The annual expenses of this Board are met by a pro rata assessment upon the amount of deposits of each bank, on the first day of January of each year, as shown by their semi-annual reports filed in this office. The amount to be collected for that purpose is as follows:

Salaries of Commissioners.....	\$9,000 00
Salary of Clerk.....	1,800 00
Traveling Expenses.....	1,500 00
Office Rent.....	900 00
Stationery and Fuel.....	200 00
Total.....	\$13,400 00

That amount was collected last June and paid into the General Fund of the State, to meet the expenses for the coming year. We recommended that a fund should be created, to be known as the "Bank Commissioners' Fund," into which all the money we collect is to be paid, and against which fund all our warrants are to be drawn and paid. If that is done, any surplus money in the fund at the end of the year would stand to the credit of the banks, reducing their assessment for their annual license, and also our warrants would be paid whenever drawn, which has not been the case in the past. The amount paid by each bank for its license, for the year ending June 30, 1883, will be found in the Appendix.

COMPARATIVE STATEMENTS.

The foregoing tables of the resources and liabilities of the incorporated banks of San Francisco and of the State compare as follows for the year ending January 1, 1883:

TABLE No. 1.
Aggregate items of the Banks of San Francisco.

RESOURCES.	January 1, 1882.				January 1, 1883.				January 1, 1882, to January 1, 1883.	
	Eight Savings Banks.	Nine Commercial Banks.	Aggregate of Seventeen Banks.	Eight Savings Banks.	Ten Commercial Banks.	Aggregate of Eighteen Banks.	Increase.	Decrease.		
Bank premises-----	\$507,705	\$1,014,324	\$1,522,029	\$507,705	\$1,791,883	\$2,299,568	\$777,539			
Other real estate-----	4,798,858	1,137,275	5,936,133	4,763,104	1,049,126	5,812,230		\$123,903		
Stocks and bonds-----	11,552,759	5,437,749	16,990,508	16,153,890	2,936,350	19,090,240	2,099,732			
Loans on real estate-----	27,175,225	858,717	28,033,942	25,686,046	1,196,052	26,882,098		1,151,844		
Loans on stocks and bonds-----	1,458,001	3,791,314	5,249,315	2,515,097	2,927,757	5,442,854	193,539			
Loans on other securities-----	7,500	10,794,305	10,801,805	26,240	8,389,259	8,415,499		2,386,306		
Loans on personal security-----		10,799,193	10,799,193		14,642,662	14,642,662	3,843,469			
Money on hand-----	1,612,499	6,465,196	8,077,695	992,507	5,390,322	6,382,829		1,694,866		
Due from banks and bankers-----	788,422	5,394,616	6,183,038	353,160	9,713,857	10,067,017	3,883,979			
Other assets-----	509,186	4,084,821	4,594,007	499,815	3,355,099	3,854,914		739,093		
Total resources-----	\$48,410,155	\$49,777,510	\$98,187,665	\$51,497,564	\$51,392,347	\$102,889,911	\$10,798,258	\$6,096,012		
Net increase in resources-----								4,702,246		
Liabilities.										
Capital paid up-----	\$1,644,195	\$14,102,216	\$15,746,411	\$1,647,985	\$15,718,209	\$17,366,194	\$1,619,783			
Surplus-----	1,614,522	7,747,964	9,362,486	1,690,678	8,697,948	10,388,626	1,026,140			
Due depositors-----	44,914,014	22,805,236	67,717,250	47,949,755	22,152,617	70,102,372	2,385,122			
Other liabilities-----	237,424	5,124,094	5,361,518	209,146	4,823,573	5,032,719		\$328,799		
Total liabilities-----	\$48,410,155	\$49,777,510	\$98,187,665	\$51,497,564	\$51,392,347	\$102,889,911	\$5,031,045	\$328,799		
Net increase in liabilities-----								4,702,246		
							\$5,031,045	\$5,031,045		

TABLE No. 2.
Aggregate items of California Banks.

RESOURCES.	January 1, 1882.			January 1, 1883.			January 1, 1882, to January 1, 1883.	
	Seventeen Savings Banks.	Fifty-nine Commercial Banks.	Aggregate of seventy-six Banks.	Seventeen Savings Banks.	Sixty-five Commercial Banks.	Aggregate of eighty-two Banks.	Increase.	Decrease.
Bank premises	\$668,601	\$1,499,958	\$2,168,559	\$665,770	\$2,339,719	\$3,005,489	\$836,930	
Other real estate	5,313,041	1,979,494	7,292,535	5,093,854	1,975,304	7,069,158		\$223,377
Stocks and bonds	12,331,636	6,486,200	18,817,836	17,332,950	4,932,995	22,265,945	3,438,109	
Loans on real estate	31,983,725	7,233,280	39,217,005	30,356,515	8,833,168	39,189,683		27,322
Loans on stocks and bonds	1,760,272	4,209,553	5,969,825	2,837,417	3,447,798	6,285,215	315,390	
Loans on other securities	865,112	13,094,596	13,959,708	235,541	10,296,442	10,531,983		3,427,725
Loans on personal security	428,342	15,432,674	15,861,016	826,203	20,980,971	21,807,174	5,956,158	
Money on hand	2,024,703	8,218,381	10,243,084	1,542,989	7,605,499	9,145,488		1,094,596
Due from banks and bankers	1,611,675	7,530,057	9,141,732	1,228,797	12,435,988	13,664,785	4,523,053	
Other assets	796,219	4,621,000	5,417,219	728,176	3,901,223	4,629,399		787,820
Total resources	\$57,783,326	\$70,305,193	\$128,088,519	\$60,848,212	\$76,749,107	\$137,597,319	\$15,069,640	\$5,560,840
Net increase in resources								9,508,800
Liabilities.							\$15,069,640	\$15,069,640
Capital paid up	\$3,468,864	\$20,433,526	\$23,902,390	\$3,284,311	\$22,461,704	\$25,746,015	\$1,843,625	
Reserve fund	1,954,737	9,459,541	11,414,278	1,906,736	10,206,494	12,113,230	696,952	
Due depositors	51,967,395	34,425,126	86,392,521	55,223,985	37,813,258	93,037,243	6,644,722	
Other liabilities	392,330	5,987,000	6,379,330	433,180	6,267,651	6,700,831	321,501	
Total liabilities	\$57,783,326	\$70,305,193	\$128,088,519	\$60,848,212	\$76,749,107	\$137,597,319	\$9,508,800	\$9,508,800
Amount of increase in liabilities								\$9,508,800

The comparative statement of the business of the banks of San Francisco show a gradual increase in the resources and liabilities during the past year. The amount due depositors has increased during that time over \$2,300,000, and the increase in capital and reserve is more than \$2,500,000; while the net increase in liabilities amounts to \$4,700,000, thus making an excellent showing for the year. It is an indication of a revival of business prosperity. The most important item of increase in the resources, as shown in Table No. 1, is that of stocks and bonds.

The amount invested in that class of security has increased during the year over \$2,000,000. The decrease in amount of loans aggregate nearly \$500,000, which is comparatively slight when we take into consideration that the total amount of loans is more than \$54,800,000.

By reference to Table No. 2, it will be seen that the several items of liabilities of all the incorporated banks show a considerable increase—the most noticeable being the increase in deposits during the year, amounting to more than \$6,600,000. The gross increase in loans aggregate over \$3,800,000 during 1882; while the amount loaned on "other securities," such as grain, wool, etc., has decreased over \$3,400,000, and was presumably invested in such securities as stocks and bonds, which was increased proportionately, or deposited in other banks; at all events the comparison indicates that for the past year the banks of the State have the confidence of the people, and have substantially increased their business.

STATISTICAL INFORMATION.

We have received from the seventeen live savings banks some statistical information which will be found in the Appendix, relative to their business and condition, and more in detail than is stated in their semi-annual reports. By reference to the statements contained therein, it will be seen that the total number of depositors on January 1, 1883, was 74,250; and as shown in Table No. 2, the total amount due to depositors in the savings banks was \$55,223,000, being an average of \$743 75 due to each depositor.

The net earnings of the savings banks for 1882 was \$2,400,000, and the dividends that were declared and paid to depositors for that year amounted to \$1,966,000, at an average rate per annum of about four per cent.

CONCLUSION.

We desire to state in conclusion, that we have found the banks of the State, generally, in a sound and prosperous condition, owing principally to the faithful and honest labors of their officers and managers, and to whom we extend thanks for their uniform courtesy to the members of this Commission. We also feel pleased with the consideration that our special recommendations relating to needed amendments to the Bank Act were received by your honorable bodies, with the assurance that if the same should become a law it will assist this Commission in the proper discharge of their responsible duties.

All of which is respectfully submitted.

J. E. FARNUM,
J. M. LITCHFIELD,
W. F. WHITE,
Bank Commissioners.

APPENDIX.

STATEMENT
OF THE
AMOUNTS PAID FOR BANK LICENSES
BY THE
COMMERCIAL AND SAVINGS BANKS OF THE STATE OF CALIFORNIA,
July 1st, 1882.

Note.—The amount collected from each bank is based upon its deposits, as of the first day of January, 1882.

ASSESSMENT LIST

For Bank Licenses, from July 1, 1882, to June 30, 1883.

NAME OF BANK.	Location.	Paid for License.
<i>San Francisco Savings Banks.</i>		
1. California Savings and Loan Society.....		\$43 25
2. French Mutual Provident Savings and Loan Society.....		296 90
3. German Savings and Loan Society.....		1,462 00
4. Hibernia Savings and Loan Society.....		2,672 55
5. Humboldt Savings and Loan Society.....		230 65
6. San Francisco Savings Union.....		1,650 50
7. Savings and Loan Society.....		353 75
8. Security Savings Bank.....		249 75
Total amount paid by San Francisco Savings Banks.....		\$6,959 35
<i>Interior Savings Banks.</i>		
9. Commercial and Savings Bank of San José.....	San José.....	\$133 30
10. Mendocino, Bank of.....	Mendocino.....	51 50
11. Merced Security Savings Bank.....	Merced.....	47 00
12. Oakland Bank of Savings.....	Oakland.....	295 50
13. People's Savings Bank.....	Sacramento.....	33 00
14. Santa Cruz Bank of Savings and Loan.....	Santa Cruz.....	32 35
15. Stockton Savings and Loan Society.....	Stockton.....	236 90
16. Union Savings Bank.....	Oakland.....	251 00
17. Vallejo Savings and Commercial Bank.....	Vallejo.....	12 40
Total amount paid by Interior Savings Banks.....		\$1,092 95
Total amount paid by San Francisco and Interior Savings Banks.....		\$8,052 30
<i>Names of Commercial Banks of San Francisco.</i>		
1. Anglo-Californian Bank (Limited).....		\$442 60
2. British Columbia, Bank of.....		69 30
3. British North America, Bank of.....		48 30
4. California, Bank of.....		1,242 20
5. Grangers' Bank of California.....		54 20
6. London and San Francisco Bank (Limited).....		331 35
7. Nevada Bank of San Francisco.....		790 35
8. Pacific Bank.....		292 65
9. Wells, Fargo & Co.'s Bank.....		277 95
Total of Commercial Banks of San Francisco.....		\$3,548 90
<i>Interior Commercial Banks.</i>		
10. Anaheim, Bank of.....	Anaheim.....	\$8 90
11. Benicia, Bank of.....	Benicia.....	2 40
12. Butte County, Bank of.....	Chico.....	43 60
13. California State Bank.....	Sacramento.....	16 30
14. Chico, Bank of.....	Chico.....	26 30
15. Citizens' Bank.....	Nevada City.....	15 95
Amount carried forward.....		\$113 45

ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Paid for License.
Amount brought forward.....		\$113 45
16. Colusa County Bank.....	Colusa.....	109 30
17. Consolidated Bank of San Diego.....	San Diego.....	45 15
18. Dixon, Bank of.....	Dixon.....	22 25
19. Farmers' Bank of Wheatland.....	Wheatland.....	6 40
20. Farmers' Exchange Bank.....	San Bernardino.....	13 45
21. Farmers' and Mechanics' Bank.....	Healdsburg.....	11 70
22. Farmers' and Merchants' Bank.....	Los Angeles.....	170 45
23. Farmers' Savings Bank.....	Lakeport.....	19 35
24. Farmers' Bank of Fresno.....	Fresno.....	50
25. Fresno County Bank.....	Fresno.....	5 30
26. Gilroy, Bank of.....	Gilroy.....	16 95
27. Healdsburg, Bank of.....	Healdsburg.....	24 10
28. Hollister, Bank of.....	Hollister.....	48 20
29. Humboldt County Bank.....	Eureka.....	13 95
30. Kern Valley Bank.....	Bakersfield.....	23 95
31. Lake, Bank of.....	Lakeport.....	12 90
32. Laporte, Bank of.....	Laporte.....	1 15
33. Los Angeles County Bank.....	Los Angeles.....	31 95
34. Martinez, Bank of.....	Martinez.....	39 00
35. Mendocino Discount Bank.....	Mendocino.....	3 85
36. Merced Bank.....	Merced.....	10 30
37. Modesto Bank.....	Modesto.....	43 20
38. Mono County Bank.....	Bodie.....	5 35
39. Napa, Bank of.....	Napa City.....	21 75
40. Petaluma Savings Bank.....	Petaluma.....	30 20
41. Sacramento Bank.....	Sacramento.....	263 25
42. Salinas City Bank.....	Salinas.....	52 35
43. Santa Clara County Bank.....	Santa Clara.....	30 80
44. Santa Cruz County Bank.....	Santa Cruz.....	23 30
45. San Joaquin Valley Bank.....	Stockton.....	25 60
46. San José, Bank of.....	San José.....	85 85
47. San Luis Obispo, Bank of.....	San Luis Obispo.....	34 00
48. Santa Rosa Bank.....	Santa Rosa.....	39 25
49. Savings Bank of Santa Rosa.....	Santa Rosa.....	22 85
50. Sonoma County, Bank of.....	Petaluma.....	26 00
51. Sonoma Valley Bank.....	Sonoma.....	7 10
52. Stockton, Bank of.....	Stockton.....	5 00
53. Suisun, Bank of.....	Suisun.....	46 90
54. Tehama County, Bank of.....	Red Bluff.....	46 20
55. Tomales, Bank of.....	Tomales.....	6 95
56. Ukiah, Bank of.....	Ukiah.....	23 70
57. Ventura, Bank of.....	San Buenaventura.....	23 50
58. Visalia, Bank of.....	Visalia.....	45 20
59. Watsonville, Bank of.....	Watsonville.....	32 30
60. Willows, Bank of.....	Willows.....	8 20
61. Woodland, Bank of.....	Woodland.....	120 00
Total of Interior Commercial Banks.....		\$1,811 30
<i>Recapitulation.</i>		
Total amount paid by San Francisco Savings Banks.....		\$6,959 35
Total amount paid by Interior Savings Banks.....		1,092 95
Total amount paid by San Francisco and Interior Savings Banks.....		\$8,052 30
Total amount paid by San Francisco Commercial Banks.....		\$3,548 90
Total amount paid by Interior Commercial Banks.....		1,811 30
Total amount paid by San Francisco and Interior Commercial Banks.....		\$5,360 20
Total paid by San Francisco Banks.....		\$10,508 25
Total paid by Interior Banks.....		2,904 25
Grand total collected from all Banks.....		\$13,412 50
Less paid transmitting coin.....		12 50
Amount paid into the State treasury.....		\$13,400 00

SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS,

January 1, 1883.

[REPORTS AND EXAMINATIONS OF BANKS ALPHABETICALLY ARRANGED.]

REPORTS OF SAVINGS BANKS.

1. CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Secretary and Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$43,982 02	Capital paid in coin	\$72,100 00
Miscellaneous bonds and stocks	19,000 00	Surplus—Reserve fund	2,500 00
County warrants	2,428 00	Due depositors	331,191 26
Loans on real estate	296,699 37	Other liabilities	2,363 64
Loans on stocks, bonds, and warrants	1,796 61		
Loans on other securities, (grain, etc.)	5,945 00		
Money on hand	15,162 12		
Due from banks and bankers	13,549 48		
Furniture and fixtures	200 00		
Interest accrued	5,427 48		
Expenses and taxes	1,464 82		
Other assets	2,600 00		
Total resources	\$408,154 90	Total liabilities	\$408,154 90

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,100; the total amount actually paid in coin by stockholders for capital stock is \$72,100; the total number of shares of stock is 721; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Farquharson	58 shares.	John Easton	18 shares.
R. F. Bunker	12 shares.	Chas. D. Farquharson	29 shares.
A. C. Corbett	23 shares.	O. Mahony	3 shares.
Jos. R. Wilcox	46 shares.	V. Campbell	7 shares.
Edward Farrell	26 shares.	Thos. Downing	40 shares.
John Bain	5 shares.		
Total number of shares held by the Directors is			267 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$43,982 02	\$46,500 00

CALIFORNIA SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$222,272 16	\$435,700 00
Merced.....	26,883 11	43,000 00
Kern.....	14,000 00	35,000 00
Napa.....	13,119 15	25,000 00
Alameda.....	10,634 68	18,400 00
San Mateo.....	4,466 80	12,800 00
Contra Costa.....	2,083 75	5,000 00
Sonoma.....	2,014 24	3,300 00
Tulare.....	1,225 48	4,000 00
Totals.....	\$296,699 37	\$582,200 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
20 Dupont Street widening bonds.....	\$20,000 00	\$19,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
95 shares Santa Cruz Lime Company's stock.....	\$18,000 00	\$1,796 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$5,845 00	\$9,830 00

2. LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

G. TOUCHARD, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$1,231 79	Capital paid in coin.....	\$145,885 00
United States bonds.....	1,185,597 06	Surplus—Reserve fund.....	12,251 81
Loans on real estate.....	958,661 76	Due depositors.....	2,115,047 96
Money on hand.....	14,222 89	Other liabilities.....	8,888 89
Due from banks and bankers.....	102,000 00		
Interest accrued.....	12,374 97		
Taxes, 1882-83.....	7,985 19		
Total resources.....	\$2,282,073 66	Total liabilities.....	\$2,282,073 66

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$222,750; the total amount actually paid in coin by stockholders for capital stock is \$145,885; the total number of shares of stock issued is 1,105; the amount paid up on each share of stock is from \$25 to \$50; the names of the Directors, and number of shares of stock held by each, are as follows:

G. Touchard.....	20 shares.	P. V. Merle.....	5 shares.
H. Barroilhet.....	10 shares.	A. Pissis.....	11 shares.
P. Husson.....	11 shares.	J. C. Sala.....	1 share.
P. Fleury.....	3 shares.	A. Comté, Jr.....	1 share.

Total number of shares held by the Directors is..... 62 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$1,231 79	.....

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$823,022 17	.....
Santa Clara.....	12,000 00	.....
San Luis Obispo.....	5,000 00	.....
Alameda.....	118,639 59	.....
Totals.....	\$958,661 76	.....

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Four per cent consols of 1907, registered.....	\$935,000 00	\$1,084,597 06	\$1,117,325 00
Three per cent loan of 1882, registered.....	100,000 00	101,000 00	102,500 00
Totals.....	\$1,035,000 00	\$1,185,597 06	\$1,219,825 00

3. GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$70,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	477,883 55	Surplus—Reserve fund	100,000 00
United States bonds	1,590,000 00	Due depositors	10,180,398 43
Miscellaneous bonds and stocks	109,500 00	Other liabilities	4,538 18
Loans on real estate	6,745,395 43		
Loans on stocks, bonds, and warrants	1,017,200 00		
Money on hand	423,482 04		
Furniture and fixtures	500 00		
Interest accrued	150,976 59		
Total resources	\$10,584,937 61	Total liabilities	\$10,584,937 61

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	10 shares.	P. Spreckels	8 shares.
Charles Kohler	10 shares.	Nic. Van Bergen	6 shares.
Edward Kruse	10 shares.	F. Roeding	5 shares.
George H. Eggers	10 shares.	Ign. Steinhart	2 shares.
H. L. Simon	10 shares.		

Total number of shares held by the Directors is 71 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$446,248 29	\$450,000 00
San Mateo	25,000 00	27,000 00
Alameda	6,635 26	7,000 00
Totals	\$477,883 55	\$484,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,867,424 43	
Alameda	686,221 00	
Marin	74,550 00	
Santa Cruz	26,400 00	
San Mateo	46,800 00	
Solano	2,000 00	
Sonoma	34,000 00	
Contra Costa	8,000 00	
Totals	\$6,745,395 43	

GERMAN SAVINGS AND LOAN SOCIETY—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3-per cent registered bonds	\$1,490,000 00	\$1,490,000 00	\$1,520,000 00
United States 4-per cent coupon bonds	100,000 00	100,000 00	115,000 00
Santa Clara County bonds	30,500 00	30,500 00	31,000 00
San Francisco City bonds	9,500 00	9,500 00	10,000 00
Sonoma County bonds	48,000 00	48,000 00	50,000 00
Los Angeles County bonds	6,500 00	6,500 00	7,000 00
Alameda County bonds	15,000 00	15,000 00	16,000 00
Totals	\$1,699,500 00	\$1,699,500 00	\$1,749,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 and 4½ per cent bonds	\$573,000 00	\$573,000 00	\$667,000 00
Southern Pacific Railroad bonds	49,000 00	34,200 00	60,000 00
Sacramento County bonds	61,000 00	75,000 00	72,000 00
Ventura County bonds	20,000 00		
San Francisco bonds	4,000 00	2,000 00	4,200 00
San Benito County bonds	11,000 00	125,000 00	11,500 00
Santa Cruz County bonds	10,000 00		
Humboldt County bonds	35,000 00		
Other county bonds, etc.	342,000 00	208,000 00	362,500 00
Totals	\$1,105,000 00	\$1,017,200 00	\$1,244,700 00

4. THE HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

MILES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Surplus—Reserve fund	\$1,259,421 31
Real estate taken for debt	1,350,745 28	Due depositors	18,450,198 96
United States bonds	9,966,804 55		
Loans on real estate	7,629,162 87		
Money on hand	300,815 61		
Interest due and uncollected	155,862 58		
Other assets	106,229 37		
Total resources	\$19,709,620 26	Total liabilities	\$19,709,620 26

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Miles D. Sweeney, C. D. O'Sullivan, R. J. Tobin, G. Touchard, Peter Donahue, M. J. O'Connor, Jos. A. Donahoe, D. J. Oliver, D. T. Murphy.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$125,376 43	\$125,376 43
Marin	11,971 74	11,971 74
Napa	4,472 94	4,472 94
San Mateo	100,984 94	100,984 94
Santa Clara	15,756 88	15,756 88
San Francisco	1,092,182 35	1,092,182 35
Totals	\$1,350,745 28	\$1,350,745 28

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$296,010 46	
Marin	48,122 85	
Napa	6,785 15	
Sacramento	4,994 26	
San Mateo	41,000 00	
Santa Clara	33,006 00	
Santa Cruz	1,600 00	
Solano	25,092 39	
San Francisco	7,172,551 76	
Totals	\$7,629,162 87	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 6s.	\$800,000 00	\$994,319 61	\$1,055,200 00
United States bonds, 4s of 1907	8,050,000 00	8,972,484 94	9,599,625 00
Totals	\$8,850,000 00	\$9,966,804 55	\$10,654,825 00

5. HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

ADOLPH C. WEBER, President.

A. HARTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Real estate taken for debt	23,065 82	Surplus—Reserve fund	50,596 04
United States bonds	171,108 99	Due depositors	1,715,647 94
Loans on real estate	1,477,214 10	Other liabilities	8,382 54
Loans on other securities, (grain, etc.)	20,394 70		
Money on hand	5,730 72		
Due from banks and bankers	46,711 41		
Furniture and fixtures	507 36		
Interest accrued	31,787 53		
Total resources	\$1,854,626 52	Total liabilities	\$1,854,626 52

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000; the total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Weber	5 shares.	E. Brand	4 shares.
Ry. Luchsinger	4 shares.	A. H. Ryhiner	2 shares.
W. S. Keyes	9 shares.		
Total number of shares held by the Directors is			24 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$16,256 59	
San Francisco	11,809 23	
Totals	\$28,065 82	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,091,197 63	
Alameda	128,363 29	
San Joaquin	96,499 91	
Santa Clara	56,600 00	
Marin	40,697 53	
San Mateo	20,079 97	
Santa Cruz	16,248 36	
Sonoma	12,630 00	
Contra Costa	10,477 49	
Napa	4,031 96	
San Luis Obispo	387 96	
Totals	\$1,477,214 10	

HUMBOLDT SAVINGS AND LOAN SOCIETY—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. bonds—\$170,000 converted five per cent.---	\$170,000 00	\$170,508 99	\$173,400 00
U. S. bonds—\$500 converted four per cent.---	500 00	600 00	600 00
Totals-----	\$170,500 00	\$171,108 99	\$174,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass books of Humboldt Savings and Loan Society-----	\$20,394 00	\$48,684 00

6. BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

EUGENE BROWN, President.

WM. HEESER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt -----	\$11,311 75	Surplus—Reserve fund-----	\$11,775 35
Loans on real estate -----	267,990 62	Due depositors -----	384,691 50
Money on hand -----	59,017 35	Due banks and bankers -----	14,042 31
Due from banks and bankers --	70,506 59		
Furniture and fixtures -----	1,671 95		
Interest accrued -----			
Other assets -----	10 90		
Total resources -----	\$410,509 16	Total liabilities-----	\$410,509 16

DETAILS.

The names of the Directors are as follows: Eugene Brown, William Heeser, C. W. Denslow, J. B. Ford, James Townsend, A. Heeser, R. Stickney.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino -----	\$11,311 75	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda -----	\$17,950 41	\$35,000 00
Mendocino -----	250,040 21	435,000 00
Totals-----	\$267,990 62	\$470,000 00

7. MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

ELIAS PERKINS, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$12,064 55	Capital paid in coin.....	\$45,000 00
Real estate taken for debt.....	432 43	Surplus—Reserve fund.....	11,779 38
Miscellaneous bonds and stocks.....	48,777 87	Due depositors.....	388,044 55
County warrants.....	29,033 26	Due banks and bankers.....	
Loans on real estate.....	190,732 95	Other liabilities.....	
Loans on stocks, bonds, and warrants.....	272 14		
Loans on other securities, (grain, etc.).....	54,636 69		
Money on hand.....	23,774 33		
Due from banks and bankers.....	82,271 07		
Other assets.....	2,828 62		
Total resources.....	\$444,823 91	Total liabilities.....	\$444,823 91

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$45,000; the total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich.....	505 shares.	G. H. Fancher.....	150 shares.
A. W. Bowman.....	730 shares.	M. Goldman.....	60 shares.
Elias Perkins.....	150 shares.	J. K. Law.....	20 shares.
C. H. Huffman.....	90 shares.		

Total number of shares held by the Directors is 1,705 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$432 43	\$432 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$186,958 75	\$304,394 89
Merced and Mariposa.....	2,626 00	
Tulare.....	1,148 20	
Totals.....	\$190,732 95	\$304,394 89

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds.....	\$8,000 00	\$9,000 00	\$9,000 00
Los Angeles City and County bonds.....	18,000 00	18,630 00	18,630 00
Southern Pacific Railroad bonds.....	20,000 00	21,521 20	21,521 20
Totals.....	\$46,000 00	\$49,151 20	\$49,151 20

MERCED SECURITY SAVINGS BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants.....	\$294 90	\$272 14	\$272 14

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wool.....	\$26,333 47	\$35,111 28
Warehouse receipts on wheat.....	28,303 22	42,454 83
Totals.....	\$54,636 69	\$77,566 11

8. THE OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$80,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	142,663 27	Surplus—Reserve fund	28,500 00
United States bonds	150,000 00	Due depositors	2,255,728 80
Miscellaneous bonds, stocks, and county warrants	765,775 34	Other liabilities	5,445 43
Loans on real estate	804,434 93		
Loans on stocks, bonds, and warrants	211,481 44		
Loans on other securities (grain, etc.)	21,115 00		
Loans on personal security (including overdrafts)	200,481 19		
Money on hand	53,281 94		
Due from banks and bankers	301,232 70		
Furniture and fixtures	1,500 00		
Interest accrued	19,000 00		
Other assets	13,706 42		
Total resources	\$2,764,672 23	Total liabilities	\$2,764,672 23

DETAILS.

The amount of capital stock is \$1,000,000. The amount subscribed is \$950,000. The total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500. The amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	Samuel Merritt	700 shares.
A. W. Bowman	400 shares.	J. E. McElrath	10 shares.
F. Blake	305 shares.	Henry Rodgers	100 shares.
R. E. Cole	15 shares.	E. C. Sessions	100 shares.
W. E. Miller	200 shares.		

Total number of shares held by the Directors is 2,265 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$141,793 25	
San Francisco	870 02	
Totals	\$142,663 27	

OAKLAND BANK OF SAVINGS—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$753,569 78	
Contra Costa	10,465 00	
San Clara	17,044 00	
San Francisco	750 00	
San Joaquin	4,000 00	
Sonoma	6,000 00	
Merced	10,606 15	
Placer	2,000 00	
Totals	\$804,434 93	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds		\$150,000 00	
Bonds and warrants of counties and municipal corporations of California		424,924 04	
Bonds of other solvent corporations		268,000 00	
Bank of California stock		29,000 00	
General premium account		13,851 30	
Totals		\$915,775 34	

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Municipal bonds and stocks of various solvent corporations, such as banks, insurance companies, etc.		\$211,481 44	

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings account pass books	\$18,315 00	\$20,000 00
Warehouse grain receipts	2,800 00	5,000 00
Totals	\$21,115 00	\$25,000 00

9. PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

WM. BECKMAN, President.

W. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$73,882 42	Capital paid in coin	\$229,084 65
Miscellaneous bonds and stocks	11,220 00	Surplus—Reserve fund	9,703 28
Loans on real estate	328,129 92	Due depositors	252,765 28
Money on hand	73,215 42	Other liabilities	26,998 72
Due from banks and bankers	10,874 68		
Furniture and fixtures	2,479 00		
Interest accrued	8,882 14		
Expenses and taxes	9,871 35		
Total resources	\$518,554 93	Total liabilities	\$518,554 93

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$416,523; the total amount actually paid in coin by stockholders for capital stock is \$229,087 65; the total number of shares of stock issued is 416,523; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman	24,331 shares.	J. L. Huntoon	4,735 shares.
Sam'l Gottlieb	7,808 shares.	Wm. Johnston	1,056 shares.
G. M. Hayton	4,815 shares.	E. C. Atkinson	221 shares.
E. J. Croly	3,830 shares.		
Total number of shares held by the Directors is		46,796 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$73,882 42	\$73,882 42

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$166,733 97	\$326,509 00
Sacramento	81,823 45	152,122 00
Placer	25,700 00	54,600 00
Solano	9,619 50	25,806 00
Tehama	10,000 00	21,290 00
Amador	7,883 00	11,400 00
Sutter	10,000 00	24,000 00
El Dorado	6,000 00	20,430 00
Yolo	4,370 00	12,000 00
Yuba	4,000 00	8,000 00
Butte	2,000 00	8,250 00
Totals	\$328,129 92	\$664,407 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares of stock of the Odd Fellows Hall Association of Sacramento	\$14,960 00	\$11,220 00	\$11,220 00

10. SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

JAS. DE FREMERY, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$119,099 43	Capital paid in coin	\$400,000 00
Real estate taken for debt	950,951 77	Surplus—Reserve fund	61,908 75
United States bonds	2,053,450 00	Due depositors	11,261,406 09
Miscellaneous bonds and war- rants	389,827 43	Other liabilities	63,289 02
Loans on real estate	7,176,519 82		
Loans on stocks, bonds, and warrants	888,900 00		
Money on hand	88,178 27		
Due from banks and bankers	117,177 14		
Furniture and fixtures	2,500 00		
Total resources	\$11,786,603 86	Total liabilities	\$11,786,603 86

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jas. De Fremery	80 shares.	Jos. G. Eastland	26 shares.
Albert Miller	80 shares.	Daniel E. Martin	20 shares.
Wm. Ashburner	21 shares.	Chas. Pace	60 shares.
Chas. Baum	28 shares.	John Taylor	10 shares.
Alex. Campbell, Sr.	16 shares.		
Total number of shares held by the Directors is		341 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$392,359 09	
Alameda	169,539 57	
Colusa and Yolo	124,343 72	
Fresno	6,992 90	
Kern	38,168 87	
Napa, Sacramento, Fresno, and Solano	169,582 79	
Placer	3,741 72	
Santa Barbara	643 60	
Santa Clara	10,390 77	
San Mateo	105,599 74	
Yuba	4,589 00	
Total	\$1,025,951 77	*\$950,951 77
Less credit from Contingent Fund	75,000 00	
Totals	\$950,951 77	*\$950,951 77

* Estimated.

SAN FRANCISCO SAVINGS UNION—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$3,806,913 42	
Alameda	1,945,735 40	
Butte	200,937 00	
Colusa	40,684 00	
Contra Costa	2,698 00	
Fresno	84,379 00	
Lake	12,593 00	
Los Angeles	17,375 00	
Marin	215,059 00	
Merced	113,561 00	
Monterey	137,598 00	
San Benito	259,781 00	
San Mateo	50,095 00	
San Luis Obispo	99,534 00	
Santa Barbara	105,383 00	
Siskiyou	29,381 00	
Solano	1,230 00	
Sonoma	5,105 00	
Stanislaus	4,023 00	
Sutter	18,589 00	
Ventura	9,483 00	
Yuba	15,883 00	
Totals	\$7,176,519 82	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4½ per cent registered	\$200,000 00	\$226,250 00	\$227,000 00
United States 3 per cent registered	1,815,000 00	1,827,200 00	1,860,375 00
Bonds and warrants of counties and municipal corporations	366,000 00	389,827 43	425,030 00
Totals	\$2,381,000 00	\$2,443,277 43	\$2,512,405 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent consols	\$18,000 00	\$18,536 00	\$21,600 00
State, city, and county banks	187,850 00	184,803 00	206,635 00
Spring Valley Water Works capital stock, 5,475 shares	547,500 00	440,026 00	580,350 00
Spring Valley Water Works, 1st mortgage bonds	60,000 00	55,067 00	70,200 00
Contra Costa Water Works, 1st mortgage bonds	30,000 00	25,000 00	30,000 00
San Francisco Gas Light Co. capital stock, 650 shares	65,000 00	21,621 00	35,750 00
Oakland Gas Light Co., 1,822 shares	182,200 00	40,013 00	54,660 00
Oakland Gas Light Co., 1st mortgage bonds	6,000 00	5,903 00	6,180 00
Stockton Gas Light Co., 940 shares	94,000 00	20,000 00	29,200 00
Los Angeles Gas Light Co., 400 shares	40,000 00	6,011 00	10,800 00
Giant Powder Co., 25 shares	2,500 00	909 00	2,650 00
Atlantic Dynamite Co.	40,000 00	40,260 00	40,800 00
Hawaiian Commercial and Sugar Co., 150 shares	15,000 00	3,014 00	5,250 00
Omnibus Railroad and Cable Co., 750 shares	75,000 00	22,737 00	47,250 00
Sutter Street Railroad Co., 60 shares	6,000 00	5,000 00	5,250 00
Totals	\$1,369,050 00	\$888,900 00	\$1,146,575 00

11. SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,500 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	1,732,370 08	Surplus—Reserve fund	204,000 00
Miscellaneous bonds and stocks	552,527 32	Due depositors	2,440,161 67
Loans on real estate	549,262 50	Other liabilities	11,496 73
Loans on stocks, bonds, and warrants	138,750 00		
Money on hand	125,852 08		
Due from banks and bankers	11,115 88		
Other assets	280 54		
Total resources	\$3,155,658 40	Total liabilities	\$3,155,658 40

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000; the total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis	62 shares.	W. A. Bray	25 shares.
Isaac Hyde	300 shares.	A. W. Bowman	541 shares.
W. A. Aldrich	500 shares.	J. H. Goodman	275 shares.
S. C. Biglow	200 shares.	A. A. Smith	50 shares.
E. O. Devoe	200 shares.		
Total number of shares held by the Directors is			2,153 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$998,975 58	
Contra Costa	255,800 00	
Alameda	195,639 00	
Los Angeles	58,775 00	
Santa Barbara	64,033 00	
San Mateo	54,000 00	
San Diego	35,000 00	
Tulare	21,662 50	
Marin	22,000 00	
San Joaquin	12,500 00	
Solano	7,135 00	
Santa Clara	5,000 00	
Napa	1,250 00	
Sonoma	600 00	
Totals	\$1,732,370 08	

SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$451,551 17	
Alameda.....	31,959 83	
San Mateo.....	26,715 06	
Contra Costa.....	10,008 60	
Tulare.....	10,968 16	
San Diego.....	7,586 15	
Solano.....	2,946 25	
Fresno.....	1,000 00	
Los Angeles.....	761 83	
San Luis Obispo.....	2,500 00	
Yuba.....	325 00	
Merced.....	230 71	
Santa Clara.....	2,711 74	
Totals.....	\$549,262 50	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Montgomery Avenue bonds.....	\$217,000 00	\$86,800 00
San Diego bonds.....	29,500 00	29,500 00
San Diego County bonds.....	100,000 00	102,519 40
Bank of California, 80 shares.....	8,000 00	12,000 00
Spring Valley Water Works stock, 500 shares.....	50,000 00	50,415 40
Spring Valley Water Works, first mortgage bonds.....	75,000 00	85,766 50
Southern Pacific Railroad, California division.....	100,000 00	103,125 40
Northern Pacific Railroad bonds.....	80,000 00	82,106 40
Totals.....	\$659,500 00	\$552,527 20

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
North Beach and Mission Railroad, 150 shares.....	\$15,000 00	\$10,280 00
Presidio and Ferries Railroad, 500 shares.....	50,000 00	43,620 00
Omnibus Railroad, 528 shares.....	52,800 00	7,200 00
Central Gas Co., 180 shares.....	18,000 00	14,630 00
The Giant Powder Co., 165 shares.....	16,500 00	13,000 00
Omnibus Railroad, 25 shares.....	2,500 00	50,000 00
The Giant Powder Co., 140 shares.....	14,000 00	
Bank of California, 400 shares.....	40,000 00	
Totals.....	\$208,800 00	\$138,750 00

12. SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March —, 1870.]

P. B. FAGEN, President.

_____, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,000 00	Capital paid in coin.....	\$20,000 00
Real estate taken for debt.....	35,800 00	Surplus—Reserve fund.....	2,000 00
Miscellaneous bonds and stocks.....	10,960 00	Due depositors.....	217,663 51
Loans on real estate.....	145,608 05	Other liabilities.....	1,666 65
Money on hand.....	38,019 71		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	3,360 00		
Expenses and taxes.....	82 40		
Total resources.....	\$241,330 16	Total liabilities.....	\$241,330 16

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$27,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$27. [Note.—\$7 per share written off.]

The names of the Directors, and number of shares of stock held by each, are as follows:

Ebert Austin.....	1 share.	F. H. Runge.....	9 shares.
J. Brazer.....	48 shares.	L. Schwartz.....	36 shares.
Wallace Dyer.....	11½ shares.	J. L. Thurber.....	8 shares.
J. S. Green.....	80 shares.		

Total number of shares held by the Directors is 193½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz.....	\$35,800 00	\$35,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo.....	\$17,500 00	\$25,000 00
Monterey.....	6,000 00	13,000 00
Santa Cruz.....	122,108 05	180,000 00
Totals.....	\$145,608 05	\$218,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank.....	\$10,960 00	\$10,960 00	\$10,960 00

13. SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

JEROME LINCOLN, Vice-President.

WINFIELD S. JONES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$177,873 62	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	113,646 17	Due depositors	1,455,702 29
Loans on real estate	853,130 38	Other liabilities	110,185 25
Loans on stocks, bonds, and warrants	468,450 00		
Money on hand	19,063 20		
Due from banks and bankers	62,605 61		
Furniture and fixtures	150 00		
Interest accrued	7,332 42		
Other assets	13,636 14		
Total resources	\$1,715,887 54	Total liabilities	\$1,715,887 54

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills	30 shares.	Adam Grant	20 shares.
Wm. F. Babcock	20 shares.	Bartlett Doe	20 shares.
Wm. Alvord	10 shares.	Jerome Lincoln	20 shares.
Calvin Paige	40 shares.	D. C. McRuer	10 shares.
S. L. Jones	65 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$50,000 00	\$50,000 00
Napa	25,000 00	25,000 00
San Francisco	70,373 62	70,373 62
Santa Clara	15,000 00	15,000 00
Santa Cruz	17,500 00	17,500 00
Totals	\$177,873 62	\$177,873 62

SECURITY SAVINGS BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$151,040 00	
Colusa	6,500 00	
Contra Costa	3,000 00	
Los Angeles	50,000 00	
Marin	94,000 00	
Monterey	7,000 00	
Napa	20,000 00	
San Francisco	405,790 38	
San Luis Obispo	6,400 00	
San Mateo	3,000 00	
Santa Clara	58,000 00	
Solano	35,000 00	
Sonoma	13,400 00	
Totals	\$853,130 38	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County bonds	\$64,500 00	\$67,529 50	\$67,529 50
City bonds	5,500 00	5,797 50	5,797 50
Railroad bonds	20,000 00	20,090 00	20,090 00
Oakland gas	15,000 00	15,000 00	15,000 00
Spring Valley Water Works	5,000 00	5,229 17	5,229 17
Totals	\$110,000 00	\$113,646 17	\$113,646 17

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$137,000 00	\$104,000 00	\$142,100 00
Bank stock	111,829 00	83,000 00	138,829 00
Spring Valley Water Works stock and bonds	175,500 00	159,000 00	188,020 00
United States bonds	35,800 00	31,600 00	42,960 00
San Francisco and Oakland gas stock	59,100 00	12,300 00	28,314 00
Railroad stock	122,700 00	71,550 00	98,920 00
Insurance stock	5,000 00	5,000 00	5,750 00
Western Iron and Locomotive Works stock	12,900 00	2,000 00	3,225 00
Totals	\$659,829 00	\$468,450 00	\$648,118 00

14. STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

L. U. SHIPPEE, President.

F. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$2,812 48	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	8,000 00	Surplus—Reserve fund	52,500 00
Loans on real estate	1,355,354 41	Due depositors	1,836,314 00
Loans on stocks, bonds, and warrants	48,189 20	Other liabilities	147,012 00
Loans on other securities (grain, etc.)	126,203 00		
Loans on personal security (including overdrafts)	582,124 57		
Money on hand	30,851 95		
Due from banks and bankers	291,424 98		
Furniture and fixtures	3,000 00		
Interest accrued	83,406 35		
Other assets	4,263 75		
Total resources	\$2,535,630 69	Total liabilities	\$2,535,630 69

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000; the total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	219 shares.	M. L. Hewett	30 shares.
F. Arnold	20 shares.	William Inglis	165 shares.
I. S. Bostwick	125 shares.	R. B. Lane	25 shares.
R. Greekow	212 shares.	J. H. O'Brien	20 shares.
Charles Haas	30 shares.	O. Perrin	42 shares.
C. Grupe	70 shares.	A. W. Simpson	50 shares.
H. T. Dorrance	20 shares.		

Total number of shares held by the Directors is 1,028 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$1,758 29	
Fresno	272 93	
Merced	781 26	
Totals	\$2,812 48	

STOCKTON SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$923,322 23	
Fresno	183,412 32	
Merced	3,500 00	
Totals	\$1,110,234 55	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent bonds of the City of Stockton	\$8,000 00	\$8,000 00	\$8,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Stockton Savings and Loan Society	\$73,600 00	\$48,189 20	\$98,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$126,093 00	\$189,000 00

15. STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$102,165 75	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	10,802 10	Due depositors	75,128 22
Loans on other securities (grain, etc.)	2,263 37	Other liabilities	836 74
Money on hand	50,327 93		
Due from banks and bankers	6,421 01		
Furniture and fixtures	1,894 33		
Interest accrued	692 66		
Expenses and taxes	1,173 50		
Other assets	225 01		
Total resources	\$175,965 66	Total liabilities	\$175,965 66

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent	50 shares.	Jas. A. Crow	50 shares.
E. B. Hedges	100 shares.	W. C. Daggett	100 shares.
Louis Gerlach	100 shares.	Wm. P. Miller	100 shares.
Asa Clark	100 shares.	T. W. Newell	100 shares.
Frank Stewart	100 shares.		
H. G. Smith	100 shares.		

Total number of shares held by the Directors is 900 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$45,365 72	\$78,600 00
Stanislaus	30,000 00	75,700 00
Merced	22,000 00	60,000 00
Butte	4,800 00	6,000 00
Totals	\$102,165 72	\$220,300 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
512 shares Stockton Savings Bank	\$51,200 00	\$6,752 10	\$10,240 00
60 shares Stockton Building and Loan Association	12,000 00	4,050 00	3,400 00
Totals	\$63,200 00	\$10,802 10	\$13,640 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in store	\$2,263 37	\$5,700 00

NOTE.—This bank opened for business November 9, 1882.

16. UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

J. WEST MARTIN, President.

H. A. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	45,567 15	Surplus—Reserve fund	100,000 00
United States bonds	55,000 00	Due depositors	1,746,672 19
Miscellaneous bonds and stocks	76,885 50	Other liabilities	23,115 56
County warrants	12,099 03		
Loans on real estate	1,416,684 35		
Loans on stocks, bonds, and warrants	51,000 00		
Loans on personal security (including overdrafts)	41,925 00		
Money on hand	194,455 36		
Due from banks and bankers	51,405 65		
Interest accrued	63,156 74		
Expenses and taxes	384 02		
Other assets	1,224 95		
Total resources	\$2,069,787 75	Total liabilities	\$2,069,787 75

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin	63 shares.	A. C. Henry	147 shares.
John C. Hays	106 shares.	R. S. Farrelly	73 shares.
L. Huff	83 shares.	Samuel Woods	53 shares.
R. W. Kirkham	67 shares.	H. Tubbs	26 shares.
D. H. Ward	13 shares.	H. A. Palmer	16 shares.
W. W. Crane, Jr.	29 shares.		
Total number of shares held by the Directors is	676 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$45,567 15	\$45,567 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,316,556 35	
Contra Costa	82,128 00	
Ventura	13,500 00	
Santa Clara	4,500 00	
Totals	\$1,416,684 35	

UNION SAVINGS BANK—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Alameda County Swing and Drawbridge stock	\$4,244 66	\$4,244 66	\$4,499 30
Fresno County bonds	20,000 00	20,000 00	21,600 00
Contra Costa County bonds	20,000 00	21,020 00	21,600 00
Oregon River and Navigation bonds	20,000 00	21,425 00	21,600 00
South Pacific Railroad Co. bonds	10,000 00	10,195 84	10,250 00
Totals	\$74,244 66	\$76,885 50	\$79,549 30

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Registered bonds U. S. 5 per cent, continued at 3½ per cent	\$10,000 00	\$10,000 00	\$10,400 00
100 shares California Insurance stock	10,000 00	27,000 00	36,500 00
100 shares Fireman's Fund Insurance stock	10,000 00		
150 shares North Beach and Mission R. R. stock	15,000 00		
Bond Harlem River and Fort Chester R. R. Co., guaranteed by N. Y., N. H. & Hartf'd R. R. Co.	5,000 00	5,000 00	6,500 00
Two bonds Contra Costa Water Co.	10,000 00	9,000 00	10,500 00
Totals	\$60,000 00	\$51,000 00	\$63,900 00

17. VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

E. J. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$18,280 89	Capital paid in coin	\$67,238 63
County warrants and bonds	11,309 86	Due depositors	117,221 46
Loans on real estate	59,368 00	Other liabilities	4,915 07
Loans on stocks, bonds, and warrants	575 77		
Loans on other securities (grain, etc.)	5,083 00		
Money on hand	27,537 72		
Due from banks and bankers	61,500 88		
Furniture and fixtures	3,117 30		
Interest accrued	2,601 74		
Total resources	\$189,375 16	Total liabilities	\$189,375 16

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$188,000; the total amount actually paid in coin by stockholders for capital stock is \$188,000; the total number of shares of stock issued is 1,880; the amount paid up on each share of stock is \$100. [Note—Difference in amount of capital stock written off.]

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	277 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	M. J. Wright	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is 793 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$18,280 89	\$18,280 89

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$58,668 00	\$116,000 00
San Francisco	700 00	1,600 00
Totals	\$59,368 00	\$117,600 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Two Solano County bonds, \$500 each	\$1,000 00	\$1,000 00	\$1,000 00
	10,309 86	10,309 86	10,309 86
Totals	\$11,309 86	\$11,309 86	\$11,309 86

VALLEJO SAVINGS AND COMMERCIAL BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds.....	\$1,000 00	\$555 77	\$1,100 00
City school warrants.....	60 00	20 00	60 00
Totals.....	\$1,060 00	\$575 77	\$1,160 00

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Two gold watches and chains.....	\$125 00	\$310 00
Endowment policy, New York M. L. Ins. Co., \$5,000.....	373 00	2,500 00
Solid silverware, sterling.....	150 00	400 00
Savings deposits, S. F. Savings Union, with book.....	200 00	200 00
Barley in store, insured.....	948 00	1,000 00
Paid up endowment policy, New England M. L. Ins. Co.....	287 00	287 00
Deposits on our own bank, M. Kennedy, deceased.....	3,000 00	3,000 00
Totals.....	\$5,083 00	\$7,697 00

SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS IN LIQUIDATION,

JANUARY 1, 1883.

REPORTS OF SAVINGS BANKS IN LIQUIDATION.

1. CAPITAL SAVINGS BANK.

[Incorporated February 8, 1869.]

B. S. CAREY, President.

JAS. H. PORTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$451,436 01	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	11,950 00	Due depositors	324,115 28
County warrants	241 67		
Loans on real estate	75,500 00		
Loans on stocks, bonds, and warrants	66,870 23		
Loans on other securities (grain, etc.)	6,197 88		
Loans on personal security (including overdrafts)	4,650 56		
Money on hand	3,084 90		
Other assets, deficits	4,184 03		
Total resources	\$624,115 28	Total liabilities	\$624,115 28

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Carey	92 2-5 shares.	A. Gallatin	90 shares.
L. Williams	152 2-5 shares.	D. W. Earl	182 2-5 shares.
C. W. Clarke	90 shares.	C. T. Wheeler	182 2-5 shares.
F. Cox	120 shares.		
Total number of shares held by the Directors is		909 3-5 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento, Butte, Colusa, Amador, Yolo	\$451,436 01	-----
Totals	\$451,436 01	-----

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$53,500 00	-----
Butte	22,000 00	-----
Totals	\$75,500 00	-----

CAPITAL SAVINGS BANK—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Capital Savings Bank	\$12,000 00	\$11,950 00	
Alpine and Amador County warrants		241 47	
Totals		\$12,191 47	

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock, and Gold Run Mining and Ditch Company stock		\$64,570 23	
Alpine County warrants		2,300 00	
Totals		\$66,870 23	

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Note secured by chattel mortgage, growing crop	\$6,000 00	
Note secured by check and pass book	197 88	
Personal security	4,650 56	
Totals	\$10,848 44	

NOTE.—This bank has paid the depositors eighty per cent of amount due them. Last dividend declared November 2, 1882. Went into liquidation January 2, 1880.

FARMERS' AND MECHANICS' BANK OF SAVINGS—
SAN FRANCISCO.

[Incorporated June 1, 1867.]

ARNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$88,296 08	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	16,495 53	Surplus—Reserve fund	9,663 43
Loans on real estate	16,732 25	Due depositors	174,631 40
Loans on stocks, bonds, and warrants	14,441 97	Other liabilities	11,384 60
Loans on other securities (grain, etc.)	9,858 80		
Loans on personal security (including overdrafts)	19,139 79		
Money on hand	6,729 14		
Furniture and fixtures	500 00		
Interest accrued	11,384 60		
Other assets	72,101 27		
Total resources	\$255,679 43	Total liabilities	\$255,679 43

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000; the total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Davis	150 shares.	John Blair	150 shares.
Arner Doble	50 shares.	Charles Clayton	1 share.
R. E. Dutton	5 shares.	Geo. W. Swan	150 shares.
Wm. Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey	145 shares.		
Total number of shares held by the Directors is			851 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$18,400 77	
San Mateo	3,160 07	
Monterey	38,262 50	
Contra Costa	6,432 24	
Santa Clara	16,000 00	
San Joaquin	5,006 00	
Alameda	1,034 50	
Totals	\$88,296 08	

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$16,732 25	

[January, 1883.]

FARMERS' AND MECHANICS' BANK OF SAVINGS—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares Amador Canal Company-----	\$50,000 00	\$6,470 28	-----
Swamp Land District warrants-----	-----	25 25	-----
Farmers' and Mechanics' Bank of Savings stock-----	-----	10,000 00	-----
Totals -----	\$50,000 00	\$16,495 53	-----

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
400 shares California Fruit Growing Association-----	\$40,000 00	\$7,970 00	-----
Swamp land warrants-----	-----	6,471 97	-----
Totals -----	\$40,000 00	\$14,441 97	-----

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy and deed to 160 acres of land-----	\$9,858 80	-----

NOTE.—This bank has paid its depositors fifty per cent of amount due them. Last dividend declared April 1882. Went into liquidation September 3, 1878.

3. LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PREVOYANCE MUTUELLE.

[Incorporated January 31, 1860.]

G. TOUCHARD, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt-----	\$276,835 00	Due depositors-----	\$2,352,000 00
Miscellaneous bonds and stocks-----	150,000 00		
Loans on real estate-----	422,853 00		
Loans on stocks, bonds, and warrants-----	20,200 00		
Money on hand-----	3,847 96		
Furniture and fixtures-----	200 00		
Deficit-----	1,478,064 04		
Total resources-----	\$2,352,000 00	Total liabilities-----	\$2,352,000 00

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Estimated Value.
Alameda-----	\$276,835 00	\$25,000 00
San Francisco-----		243,335 00
San Mateo-----		8,500 00
Totals-----	\$276,835 00	\$276,835 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda-----	\$123,372 00	-----
San Francisco-----	143,431 00	-----
San Mateo-----	151,150 00	-----
Sonoma-----	2,900 00	-----
Solano-----	2,000 00	-----
Totals-----	\$422,853 00	-----

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
One hundred and fifty bonds Amador Canal Co.-----	\$150,000 00	\$150,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Ten shares Santa Cruz Island Co.-----	\$10,200 00	\$12,000 00
One thousand five hundred shares Amador Canal Co.-----	10,000 00	-----
Totals-----	\$20,200 00	\$12,000 00

NOTE.—This bank has paid its depositors fifty-eight per cent of amount due them. Last dividend declared December 4, 1882. Went into liquidation September 18, 1878.

4. MARYSVILLE SAVINGS BANK—(MUTUAL.)

[Incorporated April 8, 1869.]

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$4,456 84	Surplus—Reserve fund.....	\$56,041 24
Real estate taken for debt.....	90,372 34	Due depositors.....	277,438 48
Loans on real estate.....	181,103 99		
Loans on other securities, (grain, etc.).....	500 00		
Money on hand.....	1,764 10		
Due from banks and bankers.....	29,198 94		
Interest accrued.....	21,914 49		
Other assets.....	4,169 02		
Total resources.....	\$333,479 72	Total liabilities.....	\$333,479 72

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, R. G. Stanwood, I. S. Belcher, D. E. Knight, L. T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba.....	\$23,824 70	\$23,824 70
Sutter.....	40,277 97	40,277 97
Butte.....	13,481 34	13,481 34
Colusa.....	8,830 75	8,830 75
Tehama.....	3,957 58	3,957 58
Totals.....	\$90,372 34	\$90,372 34

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba.....	\$27,029 08	\$36,500 00
Sutter.....	116,883 98	157,000 00
Butte.....	59,100 75	75,000 00
Totals.....	\$203,013 81	\$268,500 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Cash advanced for seed, secured by mortgage on crop.....	\$500	\$500

NOTE.—This bank has paid its depositors forty per cent of amount due them. Last dividend declared October 16, 1882. Went into liquidation November 8, 1881.

5. MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

PETER DEANE, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$247,986 39	Due depositors.....	\$359,871 63
Loans on real estate.....	39,574 66		
Loans on personal security (in- cluding overdrafts).....	8,068 73		
Money on hand.....	56,491 83		
Furniture and fixtures.....	1,775 00		
Interest accrued.....	5,975 02		
Total resources.....	\$359,871 63	Total liabilities.....	\$359,871 63

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt.....	23 ¹ / ₃ shares.	W. T. Garratt.....	23 ¹ / ₃ shares.
Wm. H. Culver.....	23 ¹ / ₃ shares.	F. Eastman.....	23 ¹ / ₃ shares.
C. H. Wetherbee.....	1 ¹ / ₃ shares.	P. Dean.....	3 ¹ / ₃ shares.
George Robbins.....	1 ¹ / ₃ shares.	Jas. Simpson.....	1 ¹ / ₃ shares.
F. Smith.....	23 ¹ / ₃ shares.	T. K. C. Hobbs.....	23 ¹ / ₃ shares.
John F. Snow.....	23 ¹ / ₃ shares.	C. Wetherbee.....	17 shares.
H. T. Graves.....	23 ¹ / ₃ shares.	I. G. Athearn.....	5 shares.
J. Kittridge.....	23 ¹ / ₃ shares.	H. T. Graves (Trustee).....	64 shares.

Total number of shares held by the Directors is..... 300 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
San Francisco.....	\$216,445 88	
Solano.....	15,186 52	
Alameda.....	16,353 99	
Totals.....	\$247,986 39	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$40,118 39	
Alameda.....	7,525 00	
Totals.....	\$47,643 39	

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass book No. 1015, with this bank.....	\$1,068 73	
One hundred shares Spring Valley Water stock, on call.....	7,000 00	
Totals.....	\$8,068 73	

NOTE.—This bank has paid its depositors seventy per cent of amount due them. Last dividend declared December 18, 1882. Went into liquidation August 21, 1878.

6. ODD FELLOWS SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

MARTIN HELLER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$717,528 45	Capital paid in coin	\$128,975 00
Loans on real estate	82,662 82	Due depositors	1,010,906 48
Loans on stocks, bonds, and warrants	30,000 00	Other liabilities	4,010 18
Money on hand	3,204 82		
Due from banks and bankers	39,000 00		
Furniture and fixtures	940 00		
Interest accrued	3,271 08		
Other assets	66 49		
	\$876,873 66		
Depreciation of assets	267,217 91		
Total resources	\$1,143,891 57	Total liabilities	\$1,143,891 57

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975; the total number of shares of stock issued is 1,249.

The names of the Directors, and number of shares of stock held by each, are as follows:

M. Heller	50 shares.	Charles Montgomery	10 shares
D. Hunter	50 shares.	D. L. Randolph	50 shares
C. M. Boyd	12 shares.	A. W. Scott	12 shares
J. F. Kennedy	10 shares.	Sampson Tarus	50 shares
A. H. Lissak, Jr.	10 shares.		
Total number of shares held by the Directors is		254 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$4,528 00	-----
Napa	50,780 00	-----
San Francisco	303,524 61	-----
San Mateo	90,916 45	-----
Santa Clara	112,561 33	-----
Sonoma	79,668 06	-----
Sutter	75,550 00	-----
Totals	\$717,528 45	-----

ODD FELLOWS SAVINGS BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,200 00	-----
Napa	8,250 00	-----
San Francisco	42,526 01	-----
San Mateo	5,786 81	-----
Santa Clara	8,000 00	-----
Santa Cruz	8,000 00	-----
Solano	2,300 00	-----
Sonoma	6,600 00	-----
Totals	\$82,662 82	-----

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares of the capital stock of the Spring Valley Water Works	\$30,000 00	\$30,000 00	{ \$32,100 00 6,000 00
\$5,000 U. S. 4 per cent coupon bonds	5,000 00		
Totals	\$35,000 00	\$30,000 00	\$38,100 00

Note.—This bank has paid its depositors fifty-five per cent of amount due them. Last dividend declared November 14, 1882. Went into liquidation February 5, 1879.

SEMI-ANNUAL REPORTS
OF THE
COMMERCIAL BANKS,

January 1, 1883.

REPORTS OF COMMERCIAL BANKS.

1. BANK OF ANAHEIM.

[Incorporated September 26, 1876.]

P. JAMES, President.

GEO. B. SHAFFER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,069 03	Capital paid in coin	\$20,000 00
Real estate taken for debt	10,409 91	Surplus—Reserve fund	7,000 00
Miscellaneous bonds and stocks	34,000 00	Due depositors	60,108 96
Loans on real estate		Due banks and bankers	21,309 74
Loans on other securities	7,450 00	Other liabilities	11 40
(grain, etc.)			
Loans on personal security	820 00		
(including overdrafts)	38,220 91		
Money on hand	7,728 56		
Due from banks and bankers	2,967 37		
Furniture and fixtures	3,000 00		
Other assets	764 32		
Total resources	\$108,430 10	Total liabilities	\$108,430 10

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000; the total number of shares of stock issued is 830; the amount paid up on each share of stock is \$22½.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott	200 shares.	O. S. Witherby	100 shares.
H. Mabury	30 shares.	Geo. B. Shaffer (Trustee)	400 shares.
H. E. Robinson (Trustee)	100 shares.		
Total number of shares held by the Directors is		830 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$10,409 91	\$13,909 91

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$7,450 00	\$15,000 00

BANK OF ANAHEIM—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
250 shares Los Angeles City Water stock-----	\$25,000 00	\$30,000 00	\$31,250 00
300 shares Gas Consumers' Ass'n stock, S. F.---	10,000 00	2,000 00	2,000 00
341 shares Odd Fellows' Hall Building Ass'n---	3,410 00	2,000 00	2,000 00
Totals -----	\$38,410 00	\$34,000 00	\$35,250 00

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wool) -----	\$700 00	\$850 00
Jewelry -----	120 00	300 00
Totals -----	\$820 00	\$1,150 00

2. BANK OF BENICIA.

[Incorporated December 1, 1881.]

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$13,270 01	Capital paid in coin -----	\$30,000 00
County warrants -----	4,119 29	Due depositors -----	25,532 28
Loans on real estate -----	9,250 00	Due banks and bankers -----	500 82
Loans on personal security (including overdrafts) -----	20,819 01	Other liabilities -----	737 03
Money on hand -----	5,173 80		
Furniture and fixtures -----	1,774 51		
Expenses and taxes -----	2,363 51		
Total resources -----	\$56,770 13	Total liabilities -----	\$56,770 13

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad -----	60 shares.	N. D. Rideout -----	30 shares.
W. C. Belcher -----	70 shares.	J. D. Redding -----	15 shares.
J. E. Crooks -----	20 shares.		
Total number of shares held by the Directors is -----		195 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano -----	\$8,500 00	\$21,000 00
Sacramento -----	750 00	1,680 00
Totals -----	\$9,250 00	\$22,680 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County scrip -----	\$821 84	\$803 18	\$845 82
Solano County scrip -----	3,297 45	3,298 95	3,387 75
Totals -----	\$4,119 29	\$4,102 13	\$4,233 57

3. BANK OF BUTTE COUNTY—CHICO.

[Incorporated January —, 1873.]

N. D. RIDEOUT, President.

CHARLES FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	34,054 30	Surplus—Reserve fund.....	32,369 52
Miscellaneous bonds and stocks.....	51,163 50	Due depositors.....	420,317 50
County warrants.....	5,644 11		
Loans on real estate.....	99,850 00		
Loans on stocks, bonds, and warrants.....	50,550 00		
Loans on other securities (grain, etc.).....	94,242 25		
Loans on personal security (including overdrafts).....	210,512 82		
Money on hand.....	53,686 53		
Due from banks and bankers.....	50,670 00		
Furniture and fixtures.....	3,500 00		
Other assets.....	18,813 51		
Total resources.....	\$702,687 02	Total liabilities.....	\$702,687 02

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	145 shares.	J. R. Robinson.....	40 shares.
A. H. Chapman.....	200 shares.	Charles Faulkner.....	375 shares.
George C. Perkins.....	400 shares.		

Total number of shares held by the Directors is..... 1,160 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte County.....	\$24,054 30	\$24,054 30
Colusa County.....	10,000 00	10,000 00
Totals.....	\$34,054 30	\$34,054 30

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$99,850 00	\$138,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants.....	\$5,644 11	\$5,644 11	
Chico Gas Company stock—603 shares.....	30,150 00	18,090 00	
Chico Water Company stock—831 shares.....	83,100 00	33,073 50	
Totals.....	\$118,894 11	\$56,807 61	

BANK OF BUTTE COUNTY—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
745 shares Bank of Butte County stock.....	\$74,500 00	\$50,550 00	\$74,500 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$94,242 25	\$106,000 00

4. BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June —, 1864.]

WM. ALVORD, President.

THOS. BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	784,491 18	Surplus—Reserve fund, and profit and loss account	1,489,645 11
United States bonds	38,900 00	Due depositors	7,684,122 77
Miscellaneous bonds and stocks	658,412 76	Due banks and bankers	70,925 19
Loans on real estate	316,744 88	Other liabilities	2,045 00
Loans on stocks, bonds, and warrants	1,200,577 90		
Loans on other securities (grain, etc.)	1,098,999 13		
Loans on personal security (including overdrafts)	4,586,922 14		
Money on hand	1,613,608 27		
Due from banks and bankers	1,637,174 36		
Other assets	60,907 45		
Total resources	\$12,246,738 07	Total liabilities	\$12,246,738 07

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000; the total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills	500 shares.	J. C. Wilmerding	210 shares.
Wm. Sharon	785 shares.	Jas. Freeborn	500 shares.
Wm. Alvord	150 shares.	M. Lewis	928 shares.
Chas. Mayne	305 shares.	T. W. Sharon	180 shares.
Jerome Lincoln	100 shares.	E. W. Newhall	150 shares.
Adam Grant	240 shares.		
Total number of shares held by the Directors is			4,048 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$275,740 70	
Alameda	16,406 87	
San Mateo	39,922 83	
Los Angeles	3,033 33	
Sundry lots in town of Cornell, Ill.	16,415 52	
Lands in Alameda, Fresno, Kern, Merced, Napa, San Francisco, Solano, San Mateo, San Luis Obispo, and Tulare	432,971 93	
Totals	\$784,491 18	

BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$134,890 33	
Santa Clara	950 00	
Fresno	68,930 16	
Alameda	10,000 00	
Los Angeles	22,392 70	
Sonoma	8,419 28	
Solano	11,532 35	
San Luis Obispo	5,500 00	
Merced	40,102 43	
Nevada	4,315 36	
Alpine Co., Nev.	9,712 21	
Totals	\$316,744 88	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Citizens Bank stock	\$625 00	
San Joaquin and King's River Canal and Irrigation Co.'s stock	17,529 50	
Land Investment Co.	285 00	
Black Bear Quartz Mining Co.	2,900 00	
San Jacinto Tin Co. stock	1,000 00	
Santa Clara Mining Association bonds	16,073 26	
Oakland Gas bonds	20,000 00	
English Consols	600,000 00	
Totals	\$658,412 76	

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Los Angeles County bonds	\$20,000 00	
United States bonds	1,004 77	
Southern Pacific Railroad bonds	86,980 16	
Northern Pacific Railroad bonds	22,500 00	
Gaslight stock, Carson and Colorado Railroad bonds	310,000 00	
Oregon Navigation bonds	4,183 79	
Government vouchers	400 00	
Stock of Incorporated Mining Co.'s	160,163 49	
Stock of other than Mining Co.'s	553,509 44	
United States treasury warrants	41,836 25	
Totals	\$1,200,577 90	

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$1,072,649 13	
Assignment contract, mortgages, collateral notes, and insurance policies	26,350 00	
Totals	\$1,098,999 13	

5. CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County and State warrants.....	\$5,307 71	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	27,000 00	Surplus—Reserve fund.....	1,307 71
Loans on other securities (grain, etc.).....	82,700 00	Due depositors.....	210,443 38
Loans on personal security (in- cluding overdrafts).....	191,433 44	Due banks and bankers.....	114,741 65
Money on hand.....	98,000 98		
Due from banks and bankers.....	20,278 65		
Furniture and fixtures.....	800 00		
Interest accrued.....	2,600 00		
Other assets.....	374 00		
Total resources.....	\$426,494 78	Total liabilities.....	\$426,494 78

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	3,500 shares.	A. Gallatin.....	200 shares.
A. Abbott.....	100 shares.	J. R. Watson.....	100 shares.
Fred. Cox.....	200 shares.	Geo. C. Perkins.....	200 shares.
C. W. Clarke.....	200 shares.		
Total number of shares held by the Directors is.....	4,500 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lassen.....	\$13,000 00	\$28,000 00
Butte.....	5,000 00	16,000 00
Solano.....	9,000 00	40,000 00
Totals.....	\$27,000 00	\$84,000 00
Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat stored in various warehouses.....	\$82,700 00	\$110,000 00

6. CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

J. D. FRY, President.

CHAS. R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$800,000 00	Capital paid in coin.....	\$800,000 00
Loans on stocks, bonds, and warrants.....	35,000 00	Due depositors.....	52,339 52
Money on hand.....	20,786 31	Other liabilities.....	3,446 79
Total resources.....	\$855,786 31	Total liabilities.....	\$855,786 31

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$800,000. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry.....	720 shares.	N. Luning.....	100 shares.
C. F. MacDermot.....	1,643 shares.	F. H. Woods.....	198 shares.
Samuel Davis.....	100 shares.	Charles Main.....	100 shares.
Lloyd Tevis.....	100 shares.	I. G. Wickersham.....	675 shares.
H. Wadsworth.....	100 shares.	J. H. Goodman.....	770 shares.
Geo. L. Bradley.....	100 shares.		
Total number of shares held by the Directors is.....	4,606 shares.		

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Pacific Rolling Mills stock.....	\$30,000 00	\$27,500 00	\$35,400 00
Northern Pacific Railroad and Land Grant first mortgage bonds.....	10,000 00	7,500 00	10,300 00
Totals.....	\$40,000 00	\$35,000 00	\$45,700 00

Note.—This Bank commenced business on November 27, 1882.

7. BANK OF CHICO.

[Incorporated December 26, 1872.]

JOHN CONLEY, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	25,031 18	Surplus—Reserve fund	30,000 00
Miscellaneous bonds and stocks	26,418 75	Due depositors	192,956 64
County warrants	333 56	Other liabilities	12,361 14
Loans on real estate	58,087 44		
Loans on stocks, bonds, and warrants	5,059 30		
Loans on other securities (grain, etc.)	21,127 20		
Loans on personal security (including overdrafts)	114,650 42		
Money on hand	50,376 18		
Due from banks and bankers	18,238 26		
Furniture and fixtures	2,995 50		
Total resources	\$335,317 79	Total liabilities	\$335,317 79

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Conley..... 650 shares. Alex. H. Crew..... 875 shares
 Orrin Gowell..... 845 shares.
 Total number of shares held by the Directors is..... 2,370 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$23,323 18	\$26,400 00
Tehama	1,708 00	800 00
Totals	\$25,031 18	\$27,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$30,665 43	\$69,570 00
Colusa	10,222 01	31,800 00
Tehama	2,200 00	4,625 00
San Francisco	15,000 00	18,000 00
Totals	\$58,087 44	\$124,000 00

BANK OF CHICO—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested	Market Value.
Tulare County bonds	\$25,000 00	\$26,418 75	\$27,500 00
Butte County warrants	333 56	333 56	333 56
Totals	\$25,333 56	\$26,752 31	\$27,833 56

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Butte County warrants	\$2,628 00	\$2,559 30	\$2,628 00
Tulare County coupons	2,500 00	2,500 00	2,500 00
Totals	\$5,128 00	\$5,059 30	\$5,128 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat	\$16,096 56	\$28,124 22
Warehouse receipts for wool	4,880 64	5,727 00
Jewelry	150 00	400 00
Totals	\$21,127 20	\$34,251 22

8. CITIZENS' BANK—NEVADA CITY.

[Incorporated September 21, 1876.]

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	5,438 15	Due depositors	116,793 89
United States bonds	592 15	Due banks and bankers	5,070 99
Miscellaneous bonds and stocks	211 50	Other liabilities	8,050 55
County warrants	52,824 61		
Loans on real estate	11,349 75		
Loans on stocks, bonds, and warrants	5,239 00		
Loans on other securities (grain, etc.)	7,302 38		
Loans on personal security (including overdrafts)	42,122 99		
Money on hand	9,490 09		
Due from banks and bankers	16,702 20		
Furniture and fixtures	3,000 00		
Interest accrued	642 43		
Total resources	\$159,915 25	Total liabilities	\$159,915 25

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$198,499; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,984,387; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

John T. Morgan	903,458 shares.	Geo. M. Hughes	1,481 shares.
E. M. Preston	546,387 shares.	R. M. Hunt	1,100 shares.
Lord Houseman	21,700 shares.	Niles Searls	3,700 shares.
Geo. A. Cooper	4,700 shares.		
Total number of shares held by the Directors is			1,481,387 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$5,438 15	\$6,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$11,349 75	\$22,000 00

CITIZENS' BANK—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent consols	\$500 00	\$592 15	\$600 00
Nevada County warrants	44,824 61	44,824 61	44,824 61
Fresno County warrants	8,000 00	8,000 00	8,000 00
Mining stocks	1,900 00	211 50	250 00
Totals	\$55,224 61	\$53,628 26	\$53,674 61

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
On United States four per cent consols	\$5,000 00	4,914 00	\$6,000 00
Orders on Co. orders	200 00	140 00	195 00
Railroad stock	400 00	185 00	200 00
Totals	\$5,600 00	\$5,239 00	\$6,395 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hibernia Savings Bank pass book	\$300 00	\$400 00
Bullion	6,004 38	6,020 00
Law library	288 00	1,000 00
Cabinet of specimens	110 00	400 00
Paid up life insurance policy	600 00	1,200 00
Totals	\$7,302 38	\$9,020 00

9. COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	30,138 55	Due depositors	938,878 65
County warrants	6,607 57	Due banks and bankers	1,879 27
Loans on real estate	393,650 61	Other liabilities	111,138 26
Loans on stocks, bonds, and warrants	6,300 00		
Loans on other securities (grain, etc.)	414,995 00		
Loans on personal security (including overdrafts)	222,690 35		
Money on hand	132,490 15		
Due from banks and bankers	298,299 70		
Furniture and fixtures	2,539 95		
Interest accrued	15,441 85		
Other assets	7,742 45		
Total resources	\$1,551,896 18	Total liabilities	\$1,551,896 18

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

George Hagar	653 shares.	John Boggs	63 shares.
W. P. Harrington	380 shares.	Edgar Mills	743 shares.
W. F. Goad	653 shares.		
Total number of shares held by the Directors is		2,492 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$29,138 55	\$29,138 55
Tehama	1,000 00	1,000 00
Totals	\$30,138 55	\$30,138 55

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$393,650 61	\$600,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
63 shares Colusa County Bank stock	\$6,300 00	\$6,300 00	\$9,450 00

COLUSA COUNTY BANK—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$410,070 00	\$500,000 00
Mortgage on growing crops	4,025 00	
Totals	\$414,095 00	\$500,000 00

10. COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

E. McLAUGHLIN, Manager.

THOMAS F. MORRISON, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$81,022 30	Capital paid in coin	\$300,000 00
United States bonds	253,764 00	Surplus—Reserve fund	127,306 11
Miscellaneous bonds and stocks	24,942 75	Due depositors	816,519 31
County warrants	28,690 86	Due banks and bankers	10,955 19
Loans on real estate	372,045 86		
Loans on stocks, bonds, and warrants	17,400 00		
Loans on other securities (grain, etc.)	104,063 44		
Loans on personal security (including overdrafts)	188,847 35		
Money on hand	66,086 40		
Due from banks and bankers	104,582 87		
Furniture and fixtures	3,600 00		
Interest accrued	9,734 69		
Total resources	\$1,254,780 52	Total liabilities	\$1,254,780 52

DETAILS.

The amount of capital stock is \$1,000,000. The amount subscribed is \$1,000,000. The total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000. The amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. T. Ryland	1,667 shares.	Jacob Rich	420 shares.
E. McLaughlin	1,000 shares.	E. Williams	500 shares.
B. D. Murphy	242 shares.	G. W. Cozzens	100 shares.
R. Roberts	570 shares.	M. Malarin	125 shares.
G. W. Rutherford	400 shares.		
Total number of shares held by the Directors is	5,024 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$31,984 80	\$38,000 00
Fresno	28,387 50	32,000 00
San Benito and Monterey	20,650 00	25,000 00
Totals	\$81,022 30	\$95,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$293,830 03	\$520,000 00
Merced	2,700 00	4,500 00
Monterey	27,600 00	42,000 00
Alameda	6,000 00	30,000 00
Santa Cruz	2,200 00	4,800 00
Los Angeles	18,000 00	23,500 00
Nevada, State	21,715 83	35,000 00
Totals	\$372,045 86	\$659,800 00

1883.]

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds	\$212,800 00	\$253,764 00	\$253,764 00
Los Angeles City bonds	3,000 00	3,000 00	3,180 00
Eureka Warehouse		2,060 25	5,000 00
Santa Clara Valley Mills and Lumber Company	40,000 00	10,000 00	16,000 00
Santa Clara Water Company	15,000 00	9,882 50	12,000 00
San Luis Water Company	28,690 86	28,690 86	28,690 86
County warrants			
Totals	\$299,490 86	\$307,397 61	\$318,634 86

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José Water Company	\$25,000 00	\$7,300 00	\$16,000 00
Spring Valley Water Company	11,600 00	4,900 00	12,500 00
San José Gas Company	18,500 00	4,400 00	7,400 00
State New Hampshire bond, six per cent.	1,000 00	800 00	1,000 00
Totals	\$56,100 00	\$17,400 00	\$36,900 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$104,063 44	\$121,000 00

Note.—This bank now does only a commercial business.

10^r

11. COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

D. HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,729 47	Capital paid in coin	\$50,000 00
United States bonds	6,187 50	Due depositors	59,292 89
County warrants	659 51	Other liabilities	1,021 05
Loans on real estate	23,900 00		
Loans on personal security (including overdrafts)	24,876 74		
Money on hand	9,742 89		
Due from banks and bankers	23,865 66		
Furniture and fixtures	1,923 12		
Expenses and taxes	571 91		
Other assets	8,857 14		
Total resources	\$110,313 94	Total liabilities	\$110,313 94

DETAILS.

Total amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay	130 shares.	J. H. Smith	50 shares.
N. Palmer	130 shares.	E. F. Spence	200 shares.
N. Vanderlip	130 shares.	W. S. Bartlett	50 shares.
J. W. Gardner	50 shares.		
Total number of shares held by the Directors is	740 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.		Amount Loaned.	Market Value.
Los Angeles -----		\$23,900 00	\$47,800 00
Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles County warrants—School Fund and Road Fund -----	\$659 51	\$659 51	\$659 51

NOTE.—This bank commenced business August 1, 1882.

12. CONSOLIDATED BANK OF SAN DIEGO.

[Incorporated October 6, 1879.]

O. S. WITHERBY, President.

B. HOWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$36,818 96	Capital paid in coin	\$50,000 00
Loans on real estate	42,465 00	Surplus—Reserve fund	20,000 00
Loans on stocks, bonds, and warrants	15,310 41	Due depositors	287,445 47
Loans on other securities (grain, etc.)	32,529 00	Due banks and bankers	532 48
Loans on personal security (including overdrafts)	190,025 81	Other liabilities	23,458 88
Money on hand	38,843 06		
Due from banks and bankers	22,985 43		
Other assets	2,459 16		
Total resources	\$381,436 83	Total liabilities	\$381,436 83

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. W. Morse	54 shares.	James M. Pierce	50 shares.
O. S. Witherby	200 shares.	Geo. A. Cowles	75 shares.
Geo. Geddes	90 shares.	B. Howard	176 shares.
Levi Chase	60 shares.		
Total number of shares held by the Directors is	705 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.	
San Diego -----	\$42,465 00	\$110,000 00	
Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Diego County warrants-----	\$36,818 96	\$36,818 96	\$39,818 96
San Diego City warrants -----	260 00	260 00	225 00
School warrants -----	214 03	214 03	214 03
Totals -----	\$37,292 99	\$37,292 99	\$40,257 99

[January, 1883.]

CONSOLIDATED BANK OF SAN DIEGO—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Diego City warrants	\$3,557 20	\$2,120 20	\$3,050 00
One block California Southern Railroad stock	1,100 00	700 00	1,100 00
Masonic Building Association stock	3,147 00	1,750 00	2,360 00
San Diego Water Company stock	12,000 00	5,863 25	8,000 00
San Diego Gas Company stock	1,325 00	1,000 00	1,500 00
Commercial Bank of San Diego stock	400 00	1,226 96	800 00
Arizona Territorial scrip	500 00	550 00	650 00
San Diego Public Hall Association	266 00	200 00	265 00
San Diego County warrants	585 40	250 00	625 00
Central Market Company stock	2,777 00	1,650 00	2,777 00
Totals	\$25,657 60	\$15,310 41	\$21,218 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading and warehouse receipts	\$32,339 00	\$36,000 00
Jewelry	190 00	275 00
Totals	\$32,529 00	\$36,275 00

13. BANK OF DIXON.

[Incorporated October 31, 1873.]

A. G. LITTLE, President.

R. HARKINSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,500 00	Capital paid in coin	\$205,710 00
Real estate taken for debt	36,413 03	Surplus—Reserve fund	23,733 54
County warrants (school)	1,773 49	Due depositors	209,296 07
Loans on real estate	163,446 04	Other liabilities	8,750 81
Loans on other securities (grain, etc.)	84,044 76		
Loans on personal security (including overdrafts)	102,771 87		
Money on hand	7,965 50		
Due from banks and bankers	27,553 61		
Furniture and fixtures	1,000 00		
Interest accrued	15,022 12		
Total resources	\$447,490 42	Total liabilities	\$447,490 42

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$205,710. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$90; (492 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little	94 shares.	J. S. Mayes	100 shares.
H. E. McCune	100 shares.	J. C. Merryfield	150 shares.
J. S. Garnett	100 shares.	J. M. Dudley	50 shares.
H. Peterson	100 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Bolano	\$15,279 75	\$18,000 00
Colusa	21,133 28	22,000 00
Totals	\$36,413 03	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Bolano	\$123,645 28	\$200,000 00
Colusa	33,500 00	60,000 00
Fresno	4,300 76	8,000 00
Yolo	2,000 00	5,000 00
Totals	\$163,446 04	\$273,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$84,044 76	\$150,000 00

14. THE FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

T. S. EWING, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,373 30	Capital paid in coin	\$38,375 00
Real estate taken for debt	2,516 12	Due depositors	51,886 33
Loans on real estate	13,785 71	Due banks and bankers	22,950 29
Loans on stocks, bonds, and warrants	500 00	Other liabilities	11,678 04
Loans on personal security (including overdrafts)	89,394 84		
Money on hand	9,045 39		
Furniture and fixtures	1,021 70		
Expenses and taxes	2,131 20		
Total resources	\$124,768 26	Total liabilities	\$124,768 26

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing	320 shares.	J. M. C. Jasper	40 shares.
B. F. Dam	20 shares.	S. D. Wood	20 shares.
Daniel Fraser	25 shares.		
Total number of shares held by the Directors is	425 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$2,516 12	\$2,550 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter	\$12,185 71	\$21,000 00
Placer	700 00	2,500 00
Yuba	900 00	1,500 00
Totals	\$13,785 71	\$25,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Co.	\$800 00	\$500 00	\$600 00

15. FARMERS' EXCHANGE BANK—SAN BERNARDINO.

[Incorporated May 16, 1881.]

BYRON WATERS, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid in coin	\$21,900 00
County warrants	12,425 47	Due depositors	152,725 40
Loans on real estate	26,750 00	Undivided profits	2,284 83
Loans on stocks, bonds, and warrants	500 00		
Loans on personal security (including overdrafts)	94,352 37		
Money on hand	9,712 46		
Due from banks and bankers	24,745 20		
Furniture and fixtures	1,918 57		
Interest accrued	2,326 86		
Other assets	11 73		
Total resources	\$176,910 23	Total liabilities	\$176,910 23

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$87,000; the total amount actually paid in coin by stockholders for capital stock is \$21,900. The total number of shares of stock issued is 730; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew	100 shares.	J. H. Stewart	25 shares.
R. Gird	100 shares.	M. Byrne	25 shares.
Byron Waters	25 shares.	J. D. Boyer	5 shares.
J. W. Waters	25 shares.		
Total number of shares held by the Directors is	305 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$6,500 00	\$18,000 00
San Bernardino	20,250 00	55,200 00
Totals	\$26,750 00	\$73,200 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gram School District bonds	\$1,000 00	\$500 00	\$1,000 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold Dust	\$11 73	\$12 25

16. FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (including furniture)-----	\$9,200 65	Capital paid in coin-----	\$84,460 00
Real estate taken for debt-----	770 50	Surplus—Reserve fund-----	9,388 88
Loans on real estate-----	85,570 31	Due depositors-----	98,614 46
Loans on personal security (including overdrafts)-----	94,307 40	Due banks and bankers-----	7,788 34
Money on hand-----	8,270 46		
Due from banks and bankers-----	2,129 30		
Total resources-----	\$200,248 62	Total liabilities-----	\$200,248 62

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes-----	100 shares.	John Moffitt-----	50 shares.
A. B. Nalley-----	100 shares.	R. Powell-----	50 shares.
L. A. Norton-----	151 shares.	E. Hamilton-----	100 shares.
R. H. Warfield-----	55 shares.		

Total number of shares held by the Directors is----- 606 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma-----	\$770 50	\$800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma-----	\$85,570 31	\$170,000 00

17. FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

J. W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises-----	\$16,500 00	Capital paid in coin-----	\$200,000 00
Real estate taken for debt-----	8,667 87	Surplus—Reserve fund-----	250,130 00
United States bonds-----	259,493 62	Due depositors-----	1,352,388 19
Miscellaneous bonds and stocks-----	8,953 62	Other liabilities-----	69,151 10
County warrants-----	36,228 24		
Loans on real estate-----	108,197 84		
Loans on stocks, bonds, and warrants-----	33,000 00		
Loans on other securities (grain, etc.)-----	34,900 13		
Loans on personal security (including overdrafts)-----	331,782 86		
Money on hand-----	298,035 41		
Due from banks and bankers-----	129,567 93		
Furniture and fixtures-----	7,647 89		
Expenses and taxes-----	10,656 42		
Loans on call-----	568,037 46		
Total resources-----	\$1,871,669 29	Total liabilities-----	\$1,871,669 29

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Hellman-----	82½ shares.	L. C. Goodwin-----	4 shares.
O. W. Childs-----	30 shares.	C. E. Thom-----	4 shares.
C. Ducommun-----	10 shares.	Domingo Amestoy-----	4 shares.
John S. Griffin-----	8 shares.	Phillip Garnier-----	12½ shares.
José Mascarel-----	4 shares.		
Total number of shares held by the Directors is-----			159 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles-----	\$8,667 87	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles-----	\$108,197 84	\$200,000 00

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
United States 3 and 4 per cent bonds	\$259,493 62	\$270,037 00
Los Angeles County bonds	6,953 62	7,022 00
Los Angeles City Water Company	2,000 00	2,000 00
Totals.....	\$268,447 24	\$279,059 00

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Bank stock and county warrants.....	\$53,000 00	\$65,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain, wool, etc.....	\$34,900 13	\$43,500 00

18. FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

H. C. BOGGS, President.

J. W. MACKALL, Cashier

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
Real estate taken for debt.....	6,081 96	Surplus—Reserve fund	15,363 86
County warrants	5,455 00	Due depositors	142,845 02
Loans on real estate	73,646 03	Other liabilities	458 18
Loans on other securities (grain, etc.).....	1,000 00		
Loans on personal security (including overdrafts).....	47,343 99		
Money on hand	31,964 18		
Due from banks and bankers.....	27,918 48		
Furniture and fixtures.....	1,737 25		
Interest accrued	13,105 17		
Other assets	435 00		
Total resources.....	\$223,687 06	Total liabilities.....	\$223,687 06

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	497 shares.	J. F. Burger	1 share.
E. G. Young	213 shares.	D. V. Thompson	5 shares.
H. D. Snow	113 shares.	J. W. Mackall	5 shares.
Geo. Tucker	12 shares.		

Total number of shares held by the Directors is 846 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake.....	\$6,081 96	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake.....	\$73,646 03	\$160,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Lake County warrants, bearing seven per cent interest per annum	\$5,455 00	\$5,455 00	\$5,763 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on printing press Lakeport Bee-Democrat.....	\$1,000 00	\$2,000 00

19. THE FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,893 40	Capital paid in coin	\$40,000 00
County warrants	5,148 99	Due depositors	76,375 36
Loans on real estate	36,099 75	Due banks and bankers	829 76
Loans on other securities (grain, etc.)	17,822 50	Other liabilities	6,938 14
Loans on personal security (including overdrafts)	35,071 60		
Money on hand	14,430 74		
Furniture and fixtures	1,992 93		
Interest accrued	2,778 95		
Expenses and taxes	2,639 40		
Other assets	265 00		
Total resources	\$124,143 26	Total liabilities	\$124,143 26

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Goldstein	200 shares.	L. Einstein	50 shares.
W. W. Phillips	140 shares.	L. Leach	30 shares.
W. L. Graves	100 shares.		
Total number of shares held by the Directors is		520 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$36,099 75	\$110,500 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Amount loaned on grain in warehouse	\$8,120 00	\$11,400 00
Assignments of notes and mortgages	9,702 50	17,090 00
Totals	\$17,822 50	\$28,490 00

20. FRESNO COUNTY BANK—FRESNO.

[Incorporated October 26, 1881.]

JOHN W. HINDS, President.

C. G. HINDS, Acting Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$35,000 00
County warrants	9,124 86	Due depositors	143,323 79
Loans on real estate	27,945 00	Other liabilities	8,621 47
Loans on stocks, bonds, and warrants	12,670 00		
Loans on other securities (grain, etc.)	4,019 98		
Loans on personal security (including overdrafts)	80,016 16		
Money on hand	26,910 45		
Due from banks and bankers	14,641 98		
Furniture and fixtures	1,000 00		
Interest accrued	1,900 08		
Expenses and taxes	2,896 75		
Other assets	20 00		
Total resources	\$186,945 26	Total liabilities	\$186,945 26

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$35,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Hinds	300 shares.	Wm. Faymonville	10 shares.
J. A. Blasingame	135 shares.	C. G. Sayle	10 shares.
J. B. Campbell	10 shares.		
Total number of shares held by the Directors is		465 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$27,945 00	\$68,250 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County warrants registered	\$9,124 86	\$9,124 86	\$9,124 86

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares F. F. P. G. Co. and 368 shares H. R. V. Co. stock	\$28,423 00	\$11,030 00	\$30,710 00
245 shares Fresno County Bank stock, etc.			
42½ shares Fresno Fruit Packing Co. and notes, etc.	875 00	500 00	1,000 00
1½ shares Centerville and Kingsburg Ditch stock	1,166 00	350 00	1,166 00
12 shares Fresno Canal Company stock	1,200 00	290 00	600 00
Totals	\$31,664 00	\$12,670 00	\$33,476 00

FRESNO COUNTY BANK—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat.....	\$4,019 98	\$6,673 00

21. GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

JOHN LEWELLING, President.

A. MONTPELIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises—two thirds.....	\$91,350 00	Capital paid in coin.....	\$546,350 00
Real estate taken for debt.....	43,211 56	Surplus—Reserve fund.....	12,493 70
Loans on real estate.....	126,480 00	Due depositors.....	497,963 18
Loans on stocks, bonds, and warrants.....	31,975 00	Due banks and bankers.....	4,018 56
Loans on other securities (grain, etc.).....	824,652 20	Other liabilities.....	359,525 30
Loans on personal security (including overdrafts).....	157,001 97		
Money on hand.....	112,082 68		
Due from banks and bankers.....	5,724 83		
Furniture and fixtures.....	3,000 00		
Interest accrued.....	24,872 50		
Total resources.....	\$1,420,350 74	Total liabilities.....	\$1,420,350 74

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$546,350. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$50 (4,927 shares fully paid up).

The names of the Directors, and number of shares of stock held by each, are as follows:

John Lewelling.....	668 shares.	Uriah Woods.....	216 shares.
C. I. Cressey.....	45 shares.	H. M. Larue.....	25 shares.
A. D. Logan.....	2,020 shares.	Thos. McConnell.....	94 shares.
I. C. Merryfield.....	47 shares.	I. C. Steele.....	70 shares.
I. H. Gardner.....	53 shares.	Seneca Ewer.....	100 shares.
T. E. Tynan.....	25 shares.		
Total number of shares held by the Directors is.....			3,363 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$8,921 42	-----
Solano.....	6,182 85	-----
Colusa.....	9,107 29	-----
Butte.....	19,000 00	-----
Totals.....	\$43,211 56	-----

GRANGERS' BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$1,000 00	.....
Colusa	17,000 00	.....
San Francisco	15,500 00	.....
Butte	50,500 00	.....
Stanislaus	12,080 00	.....
Contra Costa	25,000 00	.....
Fresno	1,000 00	.....
San Joaquin	2,400 00	.....
Tulare	2,000 00	.....
Totals	\$126,480 00	.....

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$60,000 00	\$31,975 00	\$60,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$720,651 50	.....
Other collaterals—General merchandise	104,000 70	.....
Totals	\$824,652 20	.....

22. BANK OF GILROY.

[Incorporated June 5, 1871.]

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,578 51	Capital paid in coin	\$68,000 00
County warrants	4,676 19	Due depositors	130,114 91
Loans on real estate	23,413 10	Due banks and bankers	1,398 75
Loans on other securities (grain, etc.)	59,276 86	Other liabilities	9,056 44
Loans on personal security (including overdrafts)	91,821 99		
Money on hand	14,060 96		
Due from banks and bankers	2,790 51		
Furniture and fixtures	1,620 00		
Expenses and taxes	6,331 98		
Total resources	\$208,570 10	Total liabilities	\$208,570 10

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Ellis	200 shares.	W. N. Steuben	120 shares.
David Wood	155 shares.	M. Lennon	40 shares.
L. A. Whitehurst	144 shares.		
Total number of shares held by the Directors is			659 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$3,978 51	\$4,000 00
San Francisco	600 00	600 00
Totals	\$4,578 51	\$4,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$21,613 10	\$36,500 00
Merced	1,200 00	2,500 00
San Benito	600 00	4,500 00
Totals	\$23,413 10	\$43,500 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$4,676 19	\$4,676 19

BANK OF GILROY—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$59,276 86	\$65,000 00

23. THE BANK OF HEALDSBURG.

[Incorporated January 13, 1874.]

W. M. WILSON, President.

JONAS BLOOM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$12,436 21	Capital paid in coin.....	\$85,600 00
Loans on real estate.....	92,524 00	Due depositors.....	131,194 45
Loans on stocks, bonds, and warrants.....	11,667 47	Due banks and bankers.....	9,586 48
Loans on other securities (grain, etc.).....	15,487 50	Other liabilities.....	14,555 52
Loans on personal security (including overdrafts).....	82,682 56		
Money on hand.....	11,945 95		
Due from banks and bankers.....	468 76		
Furniture and fixtures.....	3,000 00		
Interest accrued.....	4,177 94		
Other assets.....	6,546 06		
Total resources.....	\$240,936 45	Total liabilities.....	\$240,936 45

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jonas Bloom.....	50 shares.	H. M. Wilson.....	41 shares.
J. I. Hassett.....	87 shares.	A. H. Stiles.....	5 shares.
Wm. Mulligan.....	1 share.		

Total number of shares held by the Directors is..... 184 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monoma.....	\$6,966 88	\$7,000 00
Monoma and Mendocino.....	11,211 22	12,000 00
Totals.....	\$18,178 10	\$19,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monoma.....	\$90,024 00	\$150,000 00
Humboldt.....	2,500 00	10,000 00
Totals.....	\$92,524 00	\$160,000 00

THE BANK OF HEALDSBURG—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Bank of Healdsburg stock	\$10,000 00	\$10,000 00	\$11,500 00
2 shares Russian Imperial Government Railroad bonds	1,000 00	800 00	900 00
Sonoma County school warrants	867 47	867 47	867 47
Totals	\$11,867 47	\$11,667 47	\$13,267 47

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts—Wool	\$3,487 50	\$5,000 00
Warehouse receipts—Wheat	12,000 00	15,000 00
Totals	\$15,487 50	\$20,000 00

24. BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,026 65	Capital paid in coin	\$227,000 00
Real estate taken for debt	4,332 70	Due depositors	293,907 96
County warrants and school orders	8,782 64	Other liabilities	36,245 34
Loans on real estate	163,843 00		
Loans on stocks, bonds, and warrants	8,297 00		
Loans on other securities (grain, etc.)	143,613 00		
Loans on personal security (including overdrafts)	157,217 69		
Money on hand	18,607 20		
Due from banks and bankers	35,031 16		
Furniture and fixtures	3,109 69		
Other assets	6,292 57		
Total resources	\$557,153 30	Total liabilities	\$557,153 30

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$227,000; the total amount actually paid in coin by stockholders for capital stock is \$227,000. The total number of shares of stock issued is 2,270; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	310 shares.	Uriah Wood	285 shares.
N. C. Briggs	160 shares.	Thomas Rea	75 shares.
Thomas Flint	25 shares.		

Total number of shares held by the Directors is 855 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito	\$4,332 70	\$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$163,843 00	\$229,380 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Benito County warrants	\$6,262 95	\$6,262 95	\$6,460 00
San Benito County school orders	2,519 69	2,519 69	2,519 69
Totals	\$8,782 64	\$8,782 64	\$8,979 69

BANK OF HOLLISTER—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Bank of Hollister	\$7,500 00	\$7,000 00	\$9,000 00
County warrants	300 00	250 00	300 00
School orders	1,200 00	1,047 00	1,200 00
Totals	\$9,000 00	\$8,297 00	\$10,500 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts—Wheat, barley, and hay	\$142,988 00	\$190,650 00
Certificate of deposit	625 00	1,300 00
Totals	\$143,613 00	\$191,950 00

25. HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$13,978 22	Capital paid in coin	\$60,000 00
County warrants	1,009 48	Due depositors	124,484 34
Loans on real estate	53,984 00	Due banks and bankers	1,794 42
Loans on stocks, bonds, and warrants	20,000 00	Other liabilities	24,381 89
Loans on personal security (including overdrafts)	62,473 60		
Money on hand	36,684 17		
Due from banks and bankers	1,392 35		
Furniture and fixtures	1,500 00		
Interest accrued	9,853 61		
Other assets	9,785 22		
Total resources	\$210,660 65	Total liabilities	\$210,660 65

DETAILS.

Total amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson	100 shares.	E. J. Holt	150 shares.
H. H. Buhme	100 shares.	I. Cullberg	20 shares.
D. B. Jones	50 shares.	Edward Everding	20 shares.
T. Walsh	200 shares.	W. M. Huntoon	160 shares.
Joseph Russ	120 shares.		
Total number of shares held by the Directors is		920 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$13,978 22	\$11,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$53,984 00	.....

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Humboldt County warrants	\$336 81	\$300 00	\$336 81
Humboldt County school orders	672 67	650 00	672 67
Totals	\$1,009 48	\$950 00	\$1,009 48

HUMBOLDT COUNTY BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1495 shares Arcata and Mad River R. R. stock	\$29,900 00	\$15,000 00	\$29,900 00
208 shares Humboldt County Bank stock	20,800 00	5,000 00	10,400 00
Totals	\$50,700 00	\$20,000 00	\$40,300 00

26. KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

SOLOMON JEWETT, President.

CHARLES W. FORE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,771 17	Capital paid in coin	\$53,000 00
Real estate taken for debt	32,728 82	Due depositors	129,841 41
County warrants	3,487 53	Due banks and bankers	2,161 92
Loans on real estate	19,313 00	Other liabilities	9,905 72
Loans on personal security (including overdrafts)	93,439 89		
Money on hand	7,619 14		
Due from banks and bankers	28,298 81		
Furniture and fixtures	2,500 00		
Interest accrued	2,790 58		
Expenses and taxes	1,789 84		
Other assets	170 27		
Total resources	\$194,909 05	Total liabilities	\$194,909 05

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

Solomon Jewett	65 shares.	H. Hirshfield	2 shares.
Charles W. Fore	135 shares.	A. Weill	3 shares.
F. Roper	10 shares.		
Total number of shares held by the Directors is		215 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$32,728 00	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$19,313 00	\$40,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Kern County warrants	\$3,487 53	\$3,487 53	*\$3,487 53

* And interest accrued.

27. BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

FRANK D. FARRIS, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$43,740 00
Real estate taken for debt	57 61	Surplus—Reserve fund	1,597 17
County warrants	2,940 49	Due depositors	74,320 00
Loans on real estate	40,692 00	Other liabilities	35,806 72
Loans on personal security (including overdrafts)	32,078 11		
Money on hand	44,790 76		
Due from banks and bankers	11,530 74		
Furniture and fixtures	2,000 00		
Interest accrued	6,285 60		
Other assets	5,989 51		
Total resources	\$155,364 82	Total liabilities	\$155,364 82

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is 437⁴⁰/₁₀₀; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings	385 ⁵ / ₁₀₀ shares.	Chas. Goodwin	10 ⁵⁰ / ₁₀₀ shares.
F. D. Tunis	6 ⁸⁰ / ₁₀₀ shares.	H. H. Wilson	2 ⁵⁰ / ₁₀₀ shares.
S. K. Welch	2 ⁷⁵ / ₁₀₀ shares.	R. R. Nichols	3 ⁵⁰ / ₁₀₀ shares.
A. Levy	11 ⁰⁰ / ₁₀₀ shares.		
Total number of shares held by the Directors is	421 ⁷⁰ / ₁₀₀ shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake	\$57 61	\$57 61

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$40,692 00	\$40,692 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$2,940 49	\$2,940 49	\$2,940 49

28. BANK OF LAPORTE.

[Incorporated October —, 1871.]

E. BRABBAN, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$12,500 00
Real estate taken for debt	1,710 64	Surplus—Reserve fund	4,000 00
County warrants	20 00	Due depositors	6,210 77
Loans on stocks, bonds, and warrants	4,447 20	Due banks and bankers	5,383 81
Loans on personal security (including overdrafts)	31,640 99	Other liabilities	17,535 23
Money on hand	3,151 22		
Furniture and fixtures	1,000 00		
Expenses and taxes	659 76		
Total resources	\$45,629 81	Total liabilities	\$45,629 81

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban	374 shares.	M. J. Brabban	1 share.
E. Brabban	125 shares.		
Total number of shares held by the Directors is	500 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra	\$1,710 64	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Plumas and Sierra	\$5,542 45	\$15,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County Road Fund	\$21 00	\$20 00	\$20 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stocks	\$310,000 00	\$667 02	\$5,000 00

[January,

BANK OF LAPORTE—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust and jewelry-----	\$3,435 30	\$5,200 00
Fire and life policies-----	9,836 32	25,500 00
Solvent accounts-----	674 86	900 00
Totals-----	\$13,946 48	\$31,600 00

1883.]

29. LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May 24, 1874.]

J. S. SLAUSON, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt-----	\$53,393 11	Capital paid in coin-----	\$100,000 00
United States bonds-----	751 25	Surplus—Reserve fund-----	205,000 00
Loans on real estate-----	255,778 85	Due depositors-----	290,850 33
Loans on stocks, bonds, and warrants-----	49,000 00	Other liabilities-----	53,632 84
Loans on other securities (grain, etc.)-----	20,207 00		
Loans on personal security (including overdrafts)-----	149,739 41		
Money on hand-----	74,006 20		
Due from banks and bankers-----	43,903 05		
Furniture and fixtures-----	1,900 00		
Other assets-----	904 30		
Total resources-----	\$649,583 17	Total liabilities-----	\$649,583 17

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 955½, the remaining shares belong to the bank and have never been issued; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jotham Bixby-----	50 shares.	J. S. Slauson-----	83 shares.
A. W. Bowman-----	3½ shares.	R. M. Widney-----	1½ shares.
V. A. Hoover-----	6½ shares.		
George W. Prescott-----	100 shares.		
Total number of shares held by the Directors is-----			244½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles-----	\$51,530 39	\$62,819 50
San Bernardino-----	1,862 72	2,246 00
Totals-----	\$53,393 11	\$65,065 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles-----	\$245,878 85	\$500,000 00
San Bernardino-----	9,900 00	16,000 00
Totals-----	\$255,778 85	\$516,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent bonds-----		\$751 25	

LOS ANGELES COUNTY BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad and other stocks.....	-----	\$49,000 00	\$74,000 00
<hr/>			
Description of Loans on other Securities..		Amount Loaned.	Value of Securities.
4,000 sheep and pasture range right.....	-----	\$7,000 00	\$9,000 00
Warehouse receipts and sundry securities.....	-----	13,207 00	20,000 00
Totals.....	-----	\$20,207 00	\$29,000 00

30. BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

L. L. FISH, President.

W. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	4,807 92	Surplus—Reserve fund.....	43,487 21
County warrants.....	40,143 00	Due depositors.....	246,669 27
Loans on real estate.....	100,259 81	Other liabilities.....	11,780 11
Loans on stocks, bonds, and warrants.....	162 40		
Loans on other securities (grain, etc.).....	34,907 01		
Loans on personal security (including overdrafts).....	171,570 21		
Money on hand.....	15,225 53		
Due from banks and bankers.....	15,798 25		
Furniture and fixtures.....	2,000 00		
Interest accrued.....	12,042 46		
Total resources.....	\$401,916 59	Total liabilities.....	\$401,916 59

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish.....	125 shares.	H. M. Hale.....	100 shares.
B. Fernandez.....	100 shares.	W. M. Hale.....	100 shares.
Simon Blum.....	108 shares.		

Total number of shares held by the Directors is..... 533 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa.....	\$4,807 92	\$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa.....	\$100,259 81	-----

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants.....	\$38,933 00	\$40,143 00	\$40,143 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County warrants.....	\$192 00	\$162 40	\$205 00

BANK OF MARTINEZ—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley-----	\$34,907 01	\$35,844 00

31. MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

EUGENE BROWN, President.

WM. HEESER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt-----	\$503 86	Capital paid in coin-----	\$30,000 00
County warrants-----	271 00	Surplus—Reserve fund-----	3,558 74
Loans on real estate-----	10,133 52	Due depositors-----	35,129 18
Loans on stocks, bonds, and warrants-----	102 36	Other liabilities-----	9,915 53
Loans on personal security (including overdrafts)-----	30,029 33		
Due from banks and bankers-----	14,042 31		
Furniture and fixtures-----	782 97		
Other assets-----	22,736 10		
Total resources-----	\$78,601 45	Total liabilities-----	\$78,601 45

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Heeser-----	4 shares.	R. Stickney-----	1 share.
A. Heeser-----	12 shares.	P. G. Palmstream-----	1 share.
Charles W. Denslow-----	25 shares.	S. Coombs-----	25 shares.
E. Brown-----	1 share.		
Total number of shares held by the Directors is-----		69 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino-----	\$503 86	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino-----	\$10,133 52	\$35,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Mendocino County warrants-----	\$271 00	\$271 00	\$271 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bond-----	\$100 00	\$102 36	\$115 00

32. MERCED BANK.

[Incorporated April 2, 1875.]

SAM'L C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$11,000 00	Capital paid in coin -----	\$44,775 00
Real estate taken for debt -----	25,648 90	Surplus—Reserve fund -----	6,938 30
Loans on real estate -----	12,478 15	Due depositors -----	82,442 84
Loans on stocks, bonds, and warrants -----	2,908 17		
Loans on other securities (grain, etc.) -----	13,785 97		
Loans on personal security (including overdrafts) -----	45,231 33		
Money on hand -----	14,513 45		
Due from banks and bankers -----	5,073 85		
Furniture and fixtures -----	2,403 78		
Interest accrued -----	1,112 54		
Total resources -----	\$134,156 14	Total liabilities -----	\$134,156 14

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$59,700; the total amount actually paid in coin by stockholders for capital stock is \$44,775. The total number of shares of stock issued is 597; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Ruddle -----	40 shares.	P. Carroll -----	20 shares.
A. Simon -----	40 shares.	Thos. Price -----	12 shares.
S. C. Bates -----	140 shares.	S. W. Geis -----	14 shares.
C. Landrum -----	24 shares.		

Total number of shares held by the Directors is ----- 320 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno -----	\$25,019 27	\$30,920 00
Merced -----	629 63	650 00
Totals -----	\$25,648 90	\$31,570 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced -----	\$12,478 17	\$31,750 00

MERCED BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
14 shares Merced Bank stock -----	\$1,050 00	\$1,083 17	{ \$1,050 00
Mining stocks -----	600 00		
Soldiers' additional homestead -----	1,000 00		
24 shares Farmer's Canal Co. -----	2,400 00		
Farmer's Canal warrants -----	1,200 00		
Merced County warrants -----	381 00	275 00	381 00
Totals -----	\$6,631 00	\$2,908 17	\$5,191 00

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Acceptance Paymasters C. P. R. R. -----	\$190 00	\$340 00
Acceptance Merced City Mill -----	500 00	500 00
Warehouse receipt for wheat stored -----	13,095 97	15,860 00
Totals -----	\$13,785 97	\$16,700 00

33. MODESTO BANK.

[Incorporated October 28, 1878.]

A. L. CRESSEY, President.

ROBT. McHENRY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$150,000 00
Real estate taken for debt	4,413 69	Surplus—Reserve fund	6,627 35
County warrants	38,151 64	Due depositors	355,271 34
Loans on real estate	202,718 26	Other liabilities—Profit and loss	63,853 02
Loans on stocks, bonds, and warrants	1,235 00		
Loans on other securities (grain, etc.)	21,274 97		
Loans on personal security (including overdrafts)	166,571 80		
Money on hand	57,261 53		
Due from banks and bankers	56,268 88		
Furniture and fixtures	2,000 00		
Interest accrued	21,002 96		
Other assets	854 98		
Total resources	\$575,751 71	Total liabilities	\$575,751 71

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	400 shares.	Wm. Enslen	132 shares.
Robt. McHenry	376 shares.	Caleb Dorsey	12 shares.
E. B. Beard	157 shares.	W. B. Wood	50 shares.
I. Perkins	135 shares.		
Total number of shares held by the Directors is		1,262 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus	\$816 68	\$1,200 00
Hughes' estate	2,220 25	2,200 00
Wells' estate		
Tulare County, Covert estate	1,376 76	1,375 00
Totals	\$4,413 69	\$4,775 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$199,563 26	\$400,000 00
Tuolumne	1,355 00	2,500 00
Merced	1,800 00	5,000 00
Totals	\$202,718 26	\$407,500 00

MODESTO BANK—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants	\$37,564 58	\$38,151 64	\$38,274 93

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
On Oakdale warehouse stock	\$1,000 00	\$500 00	\$800 00
On school district orders (Stanislaus County)	832 00	735 00	832 00
Totals	\$1,832 00	\$1,235 00	\$1,632 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
On wheat	\$21,274 97	\$29,500 00

34. MONO COUNTY BANK—BODIE.

[Incorporated October 10, 1877.]

ROBERT BARTON, President.

H. F. HASTINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,750 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	1,000 00	Surplus—Reserve fund	11,914 46
County warrants	404 55	Due depositors	41,233 83
Loans on real estate	622 50	Other liabilities	200 00
Loans on stocks, bonds, and warrants	21,866 72		
Loans on other securities (grain, etc)	125 00		
Loans on personal security (including overdrafts)	9,205 85		
Money on hand	21,287 79		
Due from banks and bankers	10,055 06		
Furniture and fixtures	2,375 00		
Interest accrued			
Other assets	655 84		
Total resources	\$73,348 31	Total liabilities	\$73,348 31

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William S. Hopkins	115 shares.	H. F. Hastings	2 shares.
Robert Barton	13 shares.	E. L. Benedict	2 shares.

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mono	\$1,000 00	\$750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono	\$622 50	\$2,000 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining and other stocks and county warrants, sundry accounts of customers		\$21,866 72	\$40,000 00
Description of Loans on other Securities.		Amount Loaned.	Value of Securities.
Jewelry		\$125 00	\$250 00

35. THE BANK OF NAPA.

[Incorporated September 14, 1871.]

LEWIS LEWTON, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including vault, safe, and furniture	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	129,391 05	Surplus—Reserve fund	76,264 10
Miscellaneous bonds and stocks	14,000 00	Due depositors	156,845 46
County warrants	1,371 51	Other liabilities	11,711 37
Loans on real estate	53,799 25		
Loans on stocks, bonds, and warrants	79 98		
Loans on other securities (grain, etc)	3,846 08		
Loans on personal security (including overdrafts)	75,433 13		
Money on hand	26,800 33		
Due from banks and bankers	101,989 59		
Interest accrued	8,410 01		
Total resources	\$431,120 93	Total liabilities	\$431,120 93

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lewis Lewton	189 shares.	S. Ewer	10 shares.
C. A. Derby	11 shares.	David Smith	10 shares.
M. Shaw	5 shares.	Lewis Evans	30 shares.
J. M. Mansfield	30 shares.	W. A. Truebody	22 shares.
James Puce	50 shares.	S. E. Holden	9 shares.
W. H. Gibbs	5 shares.	S. M. Chapman	42 shares.
W. L. Maynard	10 shares.	James Harnett	25 shares.
Charles Robinson	30 shares.	E. W. Robinson	10 shares.
E. T. Shephard	12 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa		\$44,850 00
Lake		10,000 00
Fresno	\$129,391 05	2,000 00
San Francisco		70,000 00
Totals	\$129,391 05	\$126,850 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$53,799 25	\$71,750 00

THE BANK OF NAPA—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County railroad bonds, paying 4½ per cent	\$14,000 00	\$14,000 00	\$14,315 00
County warrants.....	1,371 51	1,328 53	1,371 51
Totals	\$15,371 51	\$15,328 53	\$15,686 51

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Two shares Napa Bank stock.....	\$200 00	\$54 98	\$210 00
Napa County warrants.....	75 00	25 00	75 00
Totals	\$275 00	\$79 98	\$285 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Mutual Life Insurance Company policy, premiums paid up.....	\$1,346 08	\$5,000 00
Flour mill machinery mortgage	2,500 00	3,500 00
Totals	\$3,846 08	\$8,500 00

36. NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

GEO. L. BRANDER, Vice-President.

J. S. ANGUS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$400,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	49,404 87	Surplus—Reserve fund	4,500,000 00
United States bonds	1,250,000 00	Due depositors	4,455,385 39
Miscellaneous bonds and stocks	108,406 20	Due banks and bankers	2,804,557 91
Loans on real estate	173,603 42	Other liabilities	342,759 07
Loans on stocks, bonds, and warrants	742,647 07		
Loans on other securities (grain, etc.)	2,980,459 89		
Loans on personal security (including overdrafts)	2,008,525 45		
Money on hand	511,862 13		
Due from banks and bankers	6,873,950 42		
Other assets	3,842 92		
Total resources	\$15,102,702 37	Total liabilities	\$15,102,702 37

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. C. Flood	8,510½ shares.	J. L. Flood	250 shares.
John W. Mackey	9,010½ shares.	Geo. L. Brander	250 shares.
J. G. Fair	9,010½ shares.		
Total number of shares held by the Directors is			27,031 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$49,404 87	\$49,404 87

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$40,000 00	.....
San Francisco	60,000 00	.....
Fresno	9,223 01	.....
Santa Cruz and San Mateo	57,550 81	.....
Alameda	6,129 60	.....
Totals	\$173,603 42	.....

NEVADA BANK OF SAN FRANCISCO—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States extended five per cents	\$1,250,000 00	\$1,250,000 00	\$1,250,000 00
Santa Cruz County bonds	114,000 00	108,406 20	108,406 20
Totals	\$1,364,000 00	\$1,358,406 20	\$1,358,406 20

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$400,000 00	\$400,000 00	\$400,000 00
Mining stocks		66,950 00	133,900 00
Miscellaneous stock		141,116 18	141,116 18
California State warrants		48,684 82	48,684 82
San Francisco warrants		85,896 07	85,896 07
Totals	\$400,000 00	\$742,647 07	\$809,597 87

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat	\$1,468,451 87	Additional from 26 to 50 percent.
Barley	42,210 00	
Hops	38,000 00	
Wool	188,799 95	
Grain bags	244,400 07	
Miscellaneous	998,598 00	
Totals	\$2,980,459 89	

37. PACIFIC BANK—SAN FRANCISCO.

[Incorporated February 4, 1863.]

R. H. McDONALD, President.

L. VESARIA, Acting Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	12,825 35	Surplus—Reserve fund	407,462 34
United States bonds	629,416 45	Due depositors	1,821,758 09
Miscellaneous bonds and stocks	12,928 55	Due banks and bankers	278,052 90
Loans on real estate	132,285 00	Other liabilities	218 50
Loans on stocks, bonds, and warrants	201,439 15		
Loans on other securities (grain, etc.)	411,731 93		
Loans on personal security (including overdrafts)	1,111,701 34		
Money on hand	340,686 80		
Due from banks and bankers	481,937 90		
Interest accrued			
Other assets	22,539 36		
Total resources	\$3,507,491 83	Total liabilities	\$3,507,491 83

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,742 shares.	L. Vesaria	20 shares.
H. Mabury	326 shares.	C. Waterhouse	20 shares.
C. T. Ryland	50 shares.	Mrs. N. M. Linekin	20 shares.
F. V. McDonald	20 shares.	C. W. Breyfogle	50 shares.

Total number of shares held by the Directors is 5,248 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$11,104 50	\$11,104 50
Alameda	1,720 85	1,720 85
Totals	\$12,825 35	\$12,825 35

PACIFIC BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$10,500 00	\$25,000 00
Contra Costa	2,700 00	8,000 00
Los Angeles	3,700 00	7,000 00
Marin	2,000 00	4,000 00
Monterey	1,400 00	5,000 00
San Francisco	90,435 00	180,000 00
San Mateo	5,000 00	11,000 00
Solano	7,000 00	14,000 00
Michigan (State)	800 00	2,000 00
Oregon (Coos County)	2,750 00	8,000 00
Washington Territory (King County)	6,000 00	20,000 00
Totals	\$132,285 00	\$282,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
South San Francisco Dock stock, 10 shares		\$1,455 00	
Visitacion Land Association stock, 5 shares		6,250 00	
Sausalito Land and Ferry stock, 174 $\frac{1}{2}$ shares		1,902 30	
Willows Land Association stock, 60 shares		1,821 25	
Pacific Bank stock		1,500 00	
United States five per cent bonds extended three and one half per cent		629,416 45	
Totals		\$642,345 00	

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock		\$41,243 50	\$80,000 00
Gas stock		42,000 00	80,000 00
Amador Canal and Mining Company stock		2,200 00	5,250 00
Natoma Water and Mining Company stock		30,000 00	40,000 00
Montgomery Avenue bonds		3,950 00	8,000 00
Visitacion Land Company stock		800 00	2,000 00
Chesapeake and Ohio Railroad bonds		3,000 00	8,000 00
Utah Central Railroad bonds		300 00	1,000 00
Life insurance stock, United States bonds, and other bonds		77,945 65	131,569 25
Totals		\$201,439 15	\$355,819 25

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts—Miscellaneous merchandise	\$79,802 80	\$110,000 00
Warehouse and shipping receipts—Grain and flour	168,375 00	220,000 00
Bills of lading and miscellaneous merchandise	7,500 00	15,000 00
Life insurance policies	29,804 13	50,000 00
City treasury warrants	25,000 00	30,000 00
Tugboat and schooners	30,000 00	50,000 00
Silver coin	21,250 00	24,000 00
United States surveying contracts	50,000 00	58,750 00
Totals	\$411,731 93	\$557,750 00

38. PETALUMA SAVINGS BANK.

[Incorporated September 20, 1870.]

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	8,750 00	Surplus—Reserve Fund	33,885 45
Miscellaneous bonds and stocks	6,000 00	Due depositors	217,273 76
Loans on real estate	143,275 00	Due banks and bankers	481 17
Loans on stocks, bonds, and warrants	25,901 00		
Loans on other securities (grain, etc.)	150 00		
Loans on personal security (including overdrafts)	139,416 46		
Money on hand	19,932 49		
Due from banks and bankers	1,215 43		
Furniture and fixtures	1,500 00		
Total resources	\$351,640 38	Total liabilities	\$351,640 38

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	200 shares.	A. Lacky	45 shares.
J. M. Bowles	100 shares.	Wm. Zartman	10 shares.
F. F. Maynard	30 shares.	J. H. Crane	5 shares.
B. F. Tuttle	5 shares.	L. D. Towne	5 shares.
L. F. Carpenter	20 shares.		
Total number of shares held by the Directors is	420 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma and San Mateo	\$8,750 00	\$8,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$138,775 00	$\frac{1}{2}$ additional.
Alameda	1,500 00	$\frac{1}{2}$ additional.
Marin	3,000 00	$\frac{1}{2}$ additional.
Totals	\$143,275 00	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School District Colusa County bonds	\$6,000 00	\$6,000 00	\$6,000 00

PETALUMA SAVINGS BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sonoma County Water Company stock, 501½ shares	\$75,225 00	\$22,770 00	\$37,612 50
Petaluma Savings Bank stock, 41 shares	4,100 00	3,131 00	5,330 00
Totals	\$79,325 00	\$25,901 00	\$42,942 50

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life policy	\$150 00	\$5,000 00

39. SACRAMENTO BANK.

[Incorporated January 28, 1875.]

C. H. SWIFT, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$22,407 88	Capital paid in coin	\$150,000 00
Real estate taken for debt	39,663 28	Surplus—Reserve fund	13,193 26
County and State warrants	32,359 79	Due depositors	2,004,246 00
Loans on real estate	1,876,638 20	Other liabilities	147,250 34
Loans on other securities (grain, etc.)	20,655 00		
Money on hand	109,891 56		
Due from banks and bankers	191,957 92		
Expenses and taxes	19,462 12		
Other assets	1,653 85		
Total resources	\$2,314,689 60	Total liabilities	\$2,314,689 60

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. H. Swift	970 shares.	P. Scheld	525 shares.
W. P. Coleman	625 shares.	F. R. Dray	170 shares.
F. Birdsall	695 shares.		

Total number of shares held by the Directors is 2,985 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$840 75	\$900 00
Sacramento	14,480 96	14,500 00
Butte	13,486 89	20,000 00
Sutter	579 41	600 00
Yolo	1,022 79	1,050 00
Yuba	9,252 48	15,000 00
Totals	\$39,663 28	\$52,050 00

SACRAMENTO BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$43,028 05	
Sacramento	233,762 26	
Yuba	14,505 00	
Napa	10,997 69	
Sonoma	18,145 50	
Colusa	376,809 92	
Solano	78,367 92	
Butte	59,203 73	
San Joaquin	54,660 80	
Placer	27,700 00	
Sutter	34,447 75	
Tulare	26,852 50	
Fresno	8,034 40	
Monterey	26,000 00	
Stanislaus	703,584 97	
Yolo	123,601 44	
Merced	29,736 27	
Walla Walla, W. T.	1,200 00	
Umatilla, Oregon	5,500 00	
Lyon, Nevada	500 00	
Totals	\$1,876,638 20	\$3,315,500 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State and county warrants	\$32,359 79	\$32,359 79	-----

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Library (to secure debt for rent)	\$440 00	\$500 00
Machinery	800 00	1,000 00
Wheat in warehouse	19,415 00	25,000 00
Totals	\$20,655 00	\$26,500 00

40. SALINAS CITY BANK.

[Incorporated May 10, 1873.]

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	21,330 23	Due depositors	520,671 32
United States bonds	251,918 48	Due banks and bankers	1,441 06
Miscellaneous bonds and stocks	1,200 00	Other liabilities	69,448 69
County warrants	16,620 48		
Loans on real estate	179,319 76		
Loans on other securities (grain, etc.)	11,997 04		
Loans on personal security (including overdrafts)	110,177 54		
Money on hand	20,391 78		
Due from banks and bankers	154,274 24		
Furniture and fixtures	2,300 00		
Expenses and taxes	8,531 52		
Total resources	\$791,561 07	Total liabilities	\$791,561 07

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	400 shares.	Wm. Vanderhurst	50 shares.
A. B. Jackson	100 shares.	J. H. McDougall	50 shares.
Thomas Rea	150 shares.		
Total number of shares held by the Directors is			750 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$21,230 23	\$23,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$179,319 76	\$250,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, extended, five per cent.	\$150,000 00	\$152,220 88	\$152,220 00
United States bonds, extended, four per cent.	83,000 00	99,697 60	99,700 00
State warrants	1,200 00	1,200 00	1,200 00
County warrants	12,000 00	11,582 33	12,000 00
School orders	5,038 15	5,038 15	5,000 00
Totals	\$251,238 15	\$269,738 96	\$270,120 00

SALINAS CITY BANK—Continued.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley-----	\$11,397 04	\$16,250 00
Machinery-----	600 00	1,500 00
Totals-----	\$11,997 04	\$17,750 00

41. BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

JAS. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks-----	\$41,494 32	Capital paid in coin-----	\$105,000 00
County warrants-----	10,703 15	Surplus—Reserve fund-----	38,411 79
Loans on real estate-----	121,312 00	Due depositors-----	256,309 76
Loans on other securities (grain, etc.)-----	111,083 63	Due banks and bankers-----	456 40
Loans on personal security (including overdrafts)-----	86,119 02	Other liabilities-----	16,215 87
Money on hand-----	38,111 50		
Due from banks and bankers-----	374 68		
Furniture and fixtures-----	175 00		
Interest accrued-----	7,020 52		
Total resources-----	\$416,393 82	Total liabilities-----	\$416,393 82

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$105,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. C. Bradbury-----	100 shares.	S. I. Jamison-----	25 shares.
J. H. Dibble-----	138 shares.	W. B. Kingsbury-----	40 shares.
J. Eberhard-----	100 shares.	H. M. Leonard-----	360 shares.
F. C. Franck-----	350 shares.	Jas. P. Pierce-----	517 shares.
R. K. Ham-----	600 shares.	I. A. Wilcox-----	50 shares.
W. D. Hudson-----	50 shares.		

Total number of shares held by the Directors is ----- 2,330 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara-----	\$110,312 00	\$225,000 00
Monterey-----	11,000 00	30,000 00
Totals-----	\$121,312 00	\$255,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Santa Clara County warrants-----	\$10,703 15	-----

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Bank stock-----	\$22,050 00	\$50,000 00
Miscellaneous stocks-----	19,444 32	40,000 00
Totals-----	\$41,494 32	\$90,000 00

BANK OF SANTA CLARA COUNTY—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley warehouse receipts	\$80,974 47	\$120,000 00
Hay insurance policies	30,109 16	40,000 00
Personal security	80,015 89	
Totals	\$191,099 52	

41. BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

P. B. FAGAN, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	39,946 34	Surplus—Reserve fund	3,560 00
United States bonds	63,581 25	Due depositors	193,862 90
Miscellaneous bonds and stocks	518 00	Other liabilities	2,632 32
County warrants	31,139 10		
Loans on real estate	10,510 00		
Loans on other securities (grain, etc.)	594 25		
Loans on personal security (including overdrafts)	56,779 74		
Money on hand	13,588 82		
Due from banks and bankers	52,997 72		
Furniture and fixtures	1,500 00		
Interest accrued	2,900 00		
Total resources	\$280,055 22	Total liabilities	\$280,055 22

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Austin	10 shares.	F. H. Runge	75 shares.
J. Brazer	110 shares.	L. Schwartz	12 shares.
W. Dyer	22½ shares.	J. L. Thurber	10 shares.
J. S. Green	162 shares.		

Total number of shares held by the Directors is 401½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,020 00	\$1,020 00
Monterey	700 00	700 00
Santa Cruz	38,226 34	39,726 34
Totals	\$39,946 34	\$41,446 34

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$10,510 00	\$15,700 00

BANK OF SANTA CRUZ COUNTY—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent bonds	\$53,500 00	\$63,581 25	\$64,200 00
Bank stock	518 00	518 00	518 00
Totals	\$54,018 00	\$64,099 25	\$64,718 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$594 25	\$671 25

42. THE SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

C. I. LEACH, President.

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,688 05	Capital paid in coin	\$132,150 00
Loans on real estate	163,641 46	Due depositors	260,734 28
Loans on stocks, bonds, and warrants	6,291 82	Other liabilities	34,909 14
Loans on other securities (grain, etc.)	2,135 00		
Loans on personal security (including overdrafts)	112,132 41		
Money on hand	117,549 06		
Due from banks and bankers	12,709 83		
Furniture and fixtures	2,700 00		
Interest accrued	8,381 49		
Other assets	564 30		
Total resources	\$427,793 42	Total liabilities	\$427,793 42

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$132,150. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow	181 shares.	W. B. Johnson	50 shares.
John C. White	109 shares.	J. J. Stevenson	50 shares.
G. B. Claiborne	20 shares.	C. I. Leach	100 shares.
R. C. Sargent	50 shares.	W. L. Dudley	97 shares.
C. Swain	70 shares.		

Total number of shares held by the Directors is 727 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$178 56	\$400 00
Fresno	1,509 49	1,509 49
Totals	\$1,688 05	\$1,909 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$101,123 82	\$175,000 00
Stanislaus	32,517 64	50,000 00
Modoc	30,000 00	35,000 00
Lassen		
Totals	\$163,641 46	\$260,000 00

THE SAN JOAQUIN VALLEY BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares Building and Loan Society	\$2,500 00	\$500 00	\$2,750 00
200 shares Modesto Lumber Company	10,000 00	4,441 82	10,000 00
200 shares Stockton Savings Bank	4,000 00	1,350 00	4,000 00
Totals	\$16,500 00	\$6,691 82	\$16,750 00

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Furniture, jewelry, etc.	\$2,135 00	\$4,715 00

43. THE BANK OF SAN JOSÉ.

[Incorporated January 31, 1888.]

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$218,125 00
Real estate taken for debt	15,569 30	Surplus—Reserve fund	100,000 00
United States bonds	200 00	Due depositors	652,390 37
Miscellaneous bonds and stocks.	67,225 00	Due banks and bankers	25,125 66
County warrants	25,686 84	Other liabilities	45,196 63
Loans on real estate	282,229 44		
Loans on stocks, bonds, and warrants	140,750 00		
Loans on other securities (grain, etc.)	14,325 00		
Loans on personal security (including overdrafts)	169,256 93		
Money on hand	90,431 90		
Due from banks and bankers	95,211 96		
Furniture and fixtures	3,000 00		
Interest accrued	16,951 29		
Total resources	\$1,040,837 66	Total liabilities	\$1,040,837 66

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$218,125; the total amount actually paid in coin by stockholders for capital stock is \$218,125. The total number of shares of stock issued is 436½; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Ellard Beans 170 shares. C. T. Park 6 shares.
 Adolph Pfister 25 shares.
 Total number of shares held by the Directors is 201 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$15,569 30	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$282,229 44	\$486,169 00

THE BANK OF SAN JOSÉ—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad first mortgage bonds	\$50,000 00	\$52,125 00	\$52,562 50
San Luis Obispo County bonds	10,000 00	10,000 00	10,500 00
United States four per cent consols	200 00	200 00	240 00
San José Woolen Mills stock	8,500 00	5,100 00	6,375 00
Santa Clara County warrants	25,686 84	25,686 84	25,686 84
Totals	\$94,386 84	\$93,111 84	\$95,364 34

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
The Bank of California stock	\$64,000 00	\$80,000 00	\$105,600 00
Other bank stocks	49,500 00	32,720 00	53,850 00
San José Woolen Mills Company stock	10,200 00	4,920 00	9,000 00
San José Water Company stock	2,000 00	500 00	1,600 00
Farmers' Union (San José) stock	2,200 00	1,610 00	2,200 00
County bonds	1,000 00	1,000 00	1,000 00
United States four per cent consols	20,000 00	20,000 00	24,000 00
Totals	\$148,900 00	\$140,750 00	\$197,250 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain stored in warehouse	\$8,075 00	\$10,025 00
Hay stored in warehouse	950 00	1,200 00
Merchandise stored in warehouse	300 00	425 00
Machinery and buildings	3,000 00	5,000 00
Lumber	2,000 00	6,400 00
Totals	\$14,325 00	\$23,050 00

44. BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	107,090 61	Surplus—Reserve fund	86,812 24
Miscellaneous bonds and stocks	2,300 00	Due depositors	324,113 43
County warrants	3,159 04		
Loans on real estate	86,924 50		
Loans on personal security (including overdrafts)	141,043 51		
Money on hand	36,765 84		
Due from banks and bankers	108,976 20		
Expenses and taxes	3,075 96		
Other assets	1,590 01		
Total resources	\$510,925 67	Total liabilities	\$510,925 67

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	250 shares.	P. W. Murphy	50 shares.
D. Lowe	23½ shares.	W. E. Stewart	10 shares.
George Steele	12½ shares.		
Total number of shares held by the Directors is	346½ shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$107,090 61	\$114,090 61

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$86,474 50	\$86,474 50
Monterey	450 00	450 00
Totals	\$86,924 50	\$86,924 50

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis Obispo water stock	\$2,500 00	\$2,300 00	\$2,675 00
County warrants	3,159 04	3,159 04	3,159 04
Totals	\$5,659 04	\$5,459 04	\$5,834 04

45. SANTA ROSA BANK.

[Incorporated August 20, 1870.]

E. T. FARMER, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,181 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	51,848 17	Surplus—Reserve fund	40,000 00
Miscellaneous bonds and stocks	7,301 65	Due depositors	360,322 23
County warrants	1,121 25	Other liabilities	19,518 23
Loans on real estate	231,974 79		
Loans on other securities	103,055 19		
Loans on personal security (in- cluding overdrafts)	182,429 14		
Money on hand	47,477 32		
Due from banks and bankers	50,403 65		
Interest accrued	10,497 13		
Expenses and taxes	593 02		
Other assets	21,958 04		
Total resources	\$719,840 50	Total liabilities	\$719,840 50

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	350 shares.	W. E. McConnell	20 shares.
E. T. Farmer	152 shares.	J. A. Paxton	590 shares.
Thomas Hopper	440 shares.	John S. Taylor	100 shares.
J. H. Laughlin	150 shares.		

Total number of shares held by the Directors is 1,802 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma and Mendocino	\$51,848 17	\$75,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$218,974 00	\$658,000 00
Mendocino	13,000 00	65,000 00
Totals	\$231,974 00	\$721,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
School orders discounted, payable January 16, 1883	\$1,121 25	\$7,301 65
Sonoma and Marin County bonds	7,301 65	\$7,301 65
Totals	\$8,422 90	\$7,301 65

SANTA ROSA BANK—Continued.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandies in our possession	\$100,507 03	
Grain, etc.	2,548 16	
Totals	\$103,055 19	

46. SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$150,000 00
Real estate taken for debt	11,373 78	Surplus—Reserve fund	14,093 12
County warrants	3,733 55	Due depositors	242,613 28
Loans on real estate	120,419 70	Other liabilities	1,238 05
Loans on stocks, bonds, and warrants	5,182 75		
Loans on other securities (grain, etc.)	15,000 00		
Loans on personal security (including overdrafts)	112,110 14		
Money on hand	58,344 13		
Due from banks and bankers	67,744 06		
Furniture and fixtures	3,124 93		
Other assets	182 16		
Total resources	\$407,844 45	Total liabilities	\$407,844 45

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton	115 shares.	John Walker	10 shares.
W. S. M. Wright	88 shares.	J. M. Laughlin	50 shares.
M. Doyle	120 shares.	F. G. Hahman	30 shares.
D. Brown	55 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Sonoma	\$11,373 78	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$120,419 70	\$210,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Mendocino and Sonoma County warrants	\$3,733 55	\$3,733 55	\$3,733 55

SAVINGS BANK OF SANTA ROSA—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$24,900 00	\$5,182 75	\$27,390 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$15,000 00	\$20,000 00

47. SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

JEROME CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$15,175 00	Capital paid in coin.....	\$30,000 00
Loans on other securities (grain, etc.).....	3,315 00	Due depositors.....	145,050 54
Loans on personal security (including overdrafts).....	53,234 99	Other liabilities.....	473 97
Money on hand.....	44,593 21		
Due from banks and bankers.....	47,678 86		
Furniture and fixtures.....	6,700 00		
Other assets.....	4,837 47		
Total resources.....	\$175,524 53	Total liabilities.....	\$175,524 53

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$70,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Julien.....	400 shares.	E. Wadsworth.....	400 shares.
Jerome Churchill.....	400 shares.	H. Wadsworth.....	400 shares.
Louis Huseman.....	400 shares.		
Total number of shares held by Directors is.....		2,000 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou.....	\$2,550 00	\$4,250 00
Modoc.....	12,615 00	25,000 00
Totals.....	\$15,165 00	\$29,250 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Piano.....	\$40 00	\$400 00
Ring.....	50 00	
School warrants.....	140 00	175 00
N. P. R. R. bonds.....	2,500 00	5,250 00
Security note.....	550 00	1,500 00
Watch.....	15 00	20 00
Chain.....	20 00	50 00
Totals.....	\$3,415 00	\$7,395 00

NOTE.—This bank commenced business about the date of incorporation, September, 1882.

48. BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

WM. HILL, President.

J. S. VAN DORAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$19,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	7,308 50	Due depositors.....	247,785 80
Loans on real estate.....	242,611 10	Due banks and bankers.....	6,006 42
Loans on other securities.....	26,800 00	Other liabilities.....	22,626 25
Loans on personal security (including overdrafts).....	194,750 66		
Money on hand.....	33,898 77		
Due from banks and bankers.....	45,665 44		
Furniture and fixtures.....	3,940 00		
Other assets.....	2,444 00		
Total resources.....	\$576,418 47	Total liabilities.....	\$576,418 47

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Hill.....	330 shares.	E. Newburgh.....	100 shares.
E. Denman.....	300 shares.	John Moffit.....	120 shares.
W. Dutton.....	330 shares.		
Total number of shares held by the Directors is.....		1,180 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$7,308 50	\$8,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$115,000 60	\$270,800 00
Marin.....	40,710 50	121,000 00
Napa.....	34,000 00	90,000 00
Humboldt.....	52,900 00	101,370 00
Totals.....	\$242,611 10	\$583,170 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Judgment against Meigs, in favor of Bowen, on property at Seattle, W. T., value of \$200,000.....	\$26,800 00	\$200,000 00

49. SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$10,867 99	Capital paid in coin.....	\$53,100 00
Loans on real estate.....	36,200 00	Due depositors.....	36,420 00
Loans on personal security (including overdrafts).....	36,351 33	Due banks and bankers.....	254 25
Money on hand.....	10,205 46	Other liabilities.....	19,618 18
Due from banks and bankers.....	12,318 71		
Furniture and fixtures.....	1,014 00		
Interest accrued.....	2,437 00		
Other assets.....	7 00		
Total resources.....	\$109,399 49	Total liabilities.....	\$109,399 49

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$53,100; the total amount actually paid in coin by stockholders for capital stock is \$53,100. The total number of shares of stock issued is 531; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris.....	270 shares.	F. Clewe.....	40 shares.
F. Duhring.....	100 shares.	A. F. Haraszthy.....	10 shares.
Thos. Hopper.....	51 shares.		
Total number of shares held by the Directors is.....	471 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$10,867 99	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$ 33,100 00	\$75,000 00
Napa.....	3,100 00	5,000 00
Totals.....	\$36,200 00	\$80,000 00

50. BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

SENECA EWER, President.

C. P. HASTINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$8,000 00	Capital paid in coin.....	\$17,740 00
Money on hand.....	4,631 99	Other liabilities.....	3,000 00
Due from banks and bankers.....	5,663 17		
Expenses and taxes.....	2,393 49		
Other assets.....	51 35		
Total resources.....	\$20,740 00	Total liabilities.....	\$20,740 00

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$88,700; the total amount actually paid in coin by stockholders for capital stock is \$17,740. The total number of shares of stock issued is 887; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Seneca Ewer.....	50 shares.	John Shoman.....	50 shares.
Gustave Niebaum.....	50 shares.	J. Lewelling.....	20 shares.
Charles Krug.....	50 shares.	E. W. Woodward.....	10 shares.
H. W. Crabb.....	50 shares.	W. W. Ryman.....	10 shares.
W. Scheffler.....	25 shares.	T. B. Townsend.....	10 shares.
C. C. Hastings.....	50 shares.		
Total number of shares held by the Directors is.....	375 shares.		

NOTE.—This bank commenced business January 1, 1883.

51. BANK OF SUISUN.

[Incorporated February 7, 1876.]

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,384 84	Capital paid in coin	\$100,000 00
Loans on real estate	210,157 22	Surplus—Reserve fund	54,069 96
Loans on other securities (grain, etc.)	10,696 00	Due depositors	427,214 25
Loans on personal security (including overdrafts)	58,856 59	Other liabilities	6,213 00
Money on hand	31,612 64		
Due from banks and bankers	253,846 68		
Furniture and fixtures	3,007 05		
Interest accrued	15,936 19		
Total resources	\$587,497 21	Total liabilities	\$587,497 21

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares.	John Woods	10 shares.
C. F. D. Hastings	180 shares.	W. H. Turner	10 shares.
E. P. Hilborn	20 shares.		
Total number of shares held by the Directors is			
720 shares.			

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$3,384 84	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$190,157 22	\$275,000 00
Napa	6,000 00	20,000 00
Contra Costa	14,000 00	20,000 00
Totals	\$210,157 22	\$315,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$10,696 00	\$16,000 00

52. BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (real estate by purchase)	\$16,600 00	Capital paid in coin	\$160,000 00
Real estate taken for debt	4,400 00	Surplus—Reserve fund	35,000 00
County warrants	28,959 80	Due depositors	398,232 23
Loans on real estate	158,900 00	Due banks and bankers	85,456 98
Loans on stocks and warrants	20,090 00	Other liabilities	33,617 52
Loans on personal security (including overdrafts)	436,521 74		
Money on hand	35,740 63		
Furniture and fixtures	4,542 25		
Expenses and taxes	6,642 31		
Total resources	\$712,306 73	Total liabilities	\$712,306 73

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$160,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel S. Montague	100 shares.	J. S. Cone	278 shares.
H. Kraft	70 shares.	W. B. Parker	30 shares.
Charles Cadwalader	77 shares.		
Total number of shares held by the Directors is			
555 shares.			

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lassen	\$4,000 00	\$4,000 00
Tehama	400 00	600 00
Totals	\$4,400 00	\$4,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$158,900 00	\$225,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants	Par Value.	Amount Invested.	Market Value.
Tehama County warrants	\$28,959 80	\$28,959 80	\$28,959 80

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Tehama County—270 shares, paid up value \$21,600	\$27,000 00	\$20,000 00	\$28,350 00

53. BANK OF TOMALES.

[Incorporated June 30, 1875.]

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture	\$4,963 56	Capital paid in coin	\$60,000 00
Real estate taken for debt	4,888 32	Surplus—Reserve fund	55,000 00
County warrants	4,286 89	Due depositors	51,364 74
Loans on real estate	98,805 37	Due banks and bankers	20,006 00
Loans on stocks	10,500 00	Other liabilities	7,462 00
Loans on personal security (including overdrafts)	53,004 01		
Money on hand	6,331 03		
Due from banks and bankers	1,964 34		
Interest accrued	3,500 00		
Expenses and taxes	2,742 31		
Other assets	2,847 00		
Total resources	\$193,832 83	Total liabilities	\$193,832 83

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	H. Hitchcock	50 shares.
H. E. Lawrance	60 shares.	John Griffin	50 shares.
G. W. Burbank	50 shares.		
Total number of shares held by the Directors is		410 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$1,453 32	\$1,700 00
Marin	3,435 00	4,500 00
Totals	\$4,888 32	\$6,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$43,050 00	\$75,000 00
Marin	54,055 37	85,000 00
Mendocino	1,250 00	2,000 00
Los Angeles	450 00	2,000 00
Totals	\$98,805 37	\$164,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marin County warrants	\$4,286 89	\$4,286 89	\$4,286 89

BANK OF TOMALES—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares Bank of Tomales stock	\$7,300 00	\$10,000 00	\$8,760 00
10 shares Bank of Tomales stock	1,000 00	200 00	1,200 00
10 shares Grangers' Bank of California stock	1,000 00	300 00	500 00
Totals	\$9,300 00	\$10,500 00	\$10,460 00

54. BANK OF UKIAH.

[Incorporated January 10, 1874.]

R. McGARVEY, President.

SAM. WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$206,000 00
Real estate taken for debt	11,799 95	Due depositors	216,719 00
Miscellaneous bonds and stocks	1,603 20	Due banks and bankers	959 00
County warrants	21,857 62	Other liabilities	33,759 00
Loans on real estate	196,127 00		
Loans on personal security (including overdrafts)	72,894 08		
Money on hand	27,814 49		
Due from banks and bankers	109,803 63		
Total resources	\$457,438 07	Total liabilities	\$457,438 07

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$206,000; the total amount actually paid in coin by stockholders for capital stock is \$206,000. The total number of shares of stock issued is 2,060; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. McGarvey	100 shares.	J. P. Hoffman	66 shares.
G. Hagenmeyer	217 shares.	J. H. Seawell	29 shares.
J. S. Reed	150 shares.		

Total number of shares held by the Directors is 562 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$11,799 95	\$11,799 95

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$183,169 00	
Humboldt	12,958 00	
Totals	\$196,127 00	

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Mendocino County warrants	\$21,857 62	
Railroad stock	1,603 20	
Totals	\$23,460 82	

55. BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

THOMAS R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Real estate taken for debt	10,157 90	Surplus—Reserve fund	6,115 07
United States bonds	52,339 50	Due depositors	101,749 51
County warrants	1,283 78	Due banks and bankers	26,275 86
Loans on real estate	35,918 00		
Loans on personal security (including overdrafts)	95,319 86		
Money on hand	20,543 06		
Due from banks and bankers	1,003 34		
Furniture and fixtures	2,000 00		
Interest accrued	2,432 00		
Other assets	143 00		
Total resources	\$224,140 44	Total liabilities	\$224,140 44

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas R. Bard	315 shares.	L. C. McKeeby	100 shares.
D. S. Blackburn	200 shares.	H. Clay	80 shares.
G. W. Chrissman	200 shares.	I. T. Saxby	100 shares.
L. Snodgrass	870 shares.		

Total number of shares held by the Directors is 1,865 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$10,157 90	\$10,157 90

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$35,918 00	\$35,918 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Government bonds, three and a half continued 5s.	\$50,900 00	\$52,339 50	\$52,339 50

56. BANK OF VISALIA.

[Incorporated August 31, 1874.]

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,600 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	18,421 63	Surplus—Reserve fund	8,777 68
United States bonds	5,465 62	Due depositors	181,137 86
County warrants	4,296 88	Due banks and bankers	44,789 40
Loans on real estate	225,798 00	Other liabilities	27,408 33
Loans on personal security (including overdrafts)	164,221 92		
Money on hand	15,863 84		
Furniture and fixtures	4,400 00		
Interest accrued	15,900 00		
Other assets	145 60		
Total resources	\$462,113 47	Total liabilities	\$462,113 47

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde	778 shares.	John Tuohy	60 shares.
C. Burrell	588 shares.	Wm. Harland, deceased	60 shares.
T. Lindsey	23 shares.		
Total number of shares held by the Directors is			1,509 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$18,421 65	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$2,527 00	\$3,500 00
Tulare	223,271 00	400,000 00
Totals	\$225,798 00	\$403,500 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested	Market Value.
Tulare County warrants	\$4,500 00	\$4,296 86	\$4,296 86

57. WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$121,334 26	Capital paid in coin	\$500,000 00
United States bonds	51,500 00	Surplus—Reserve fund	2,288,346 99
Miscellaneous bonds and stocks	14,506 65	Due depositors	1,910,765 88
Loans on real estate	135,149 08	Due banks and bankers	14,036 00
Loans on stocks, bonds and warrants	94,014 62	Other liabilities	33,557 51
Loans on other securities (grain, etc.)	565,491 14		
Loans on personal security (including overdrafts)	1,827,346 71		
Money on hand	251,280 01		
Due from banks and bankers	45,228 62		
Furniture and fixtures	4,954 25		
Interest accrued			
Assets, other agencies	1,581,266 45		
Other assets	54,634 59		
Total resources	\$4,746,706 38	Total liabilities	\$4,746,706 38

DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis	100 shares.	A. H. Barney	146 shares.
Leland Stanford	386 shares.	J. C. Fargo	55 shares.
C. F. Crocker	100 shares.	B. P. Cheney	400 shares.
George E. Gray	20 shares.	J. J. Valentine	10 shares.
Oliver Eldridge	10 shares.		
Total number of shares held by the Directors is		1,227 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
San Francisco	\$47,834 26	\$60,000 00
Carson, Nevada	5,000 00	5,000 00
Salt Lake, Utah	24,000 00	30,000 00
Denver, Colorado	8,000 00	15,000 00
Chicago, Illinois	6,000 00	3,000 00
Silver City, Idaho	1,000 00	1,000 00
Santa Barbara	4,500 00	3,500 00
Alameda	15,000 00	20,000 00
Las Vegas, New Mexico	10,000 00	10,000 00
Totals	\$121,334 26	\$147,500 00

WELLS, FARGO & CO.'S BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stockton	\$16,011 13	\$20,000 00
Alameda	794 89	1,000 00
San Francisco	75,805 00	150,000 00
State of Maine	9,998 46	15,000 00
State of Nevada	32,539 60	50,000 00
Totals	\$135,149 08	\$236,000 00

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent bonds	\$50,000 00	\$51,500 00	\$61,500 00
Safe Deposit stock	142,500 00	11,581 45	61,250 00
Spring Valley bonds	3,000 00	2,925 20	3,510 00
Totals	\$195,500 00	\$66,006 65	\$126,260 00

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Mining stocks	\$64,466 21	\$120,000 00
Local stocks	29,548 41	50,000 00
Totals	\$94,014 62	\$170,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and merchandise in warehouse at San Francisco	\$130,009 00	\$156,000 00

58. BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

CHAS. FORD, President.

J. N. BESSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,954 05	Capital paid in coin	\$140,000 00
Real estate taken for debt	23,900 98	Surplus—Reserve fund	16,058 90
United States bonds	84,320 25	Due depositors	336,821 72
County warrants	4,355 34	Due banks and bankers	2,330 05
Loans on real estate	122,957 00	Other liabilities	10,238 45
Loans on stocks, bonds and warrants	17,120 00		
Loans on other securities (grain, etc.)	74,938 00		
Loans on personal security (including overdrafts)	13,555 19		
Money on hand	19,882 00		
Due from banks and bankers	120,342 46		
Furniture and fixtures	2,129 90		
Interest accrued	6,293 42		
Expenses and taxes	2,400 00		
Other assets	300 53		
Total resources	\$505,449 12	Total liabilities	\$505,449 12

DETAILS.

The amount of capital stock is \$140,000; the amount subscribed is \$140,000; the total amount actually paid in coin by stockholders for capital stock is \$140,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$350.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Ford	45 shares.	J. P. Kelley	20 shares.
G. M. Bockius	43 shares.	W. G. Hudson	5 shares.
Jno. T. Porter	20 shares.	J. N. Besse	3 shares.
Thos. Snodgrass	19 shares.		
Total number of shares held by the Directors is			155 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$18,616 15	\$20,000 00
Santa Cruz	5,284 83	6,000 00
Totals	\$23,900 98	\$26,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$64,232 00	\$100,000 00
Santa Cruz	58,725 00	90,000 00
Totals	\$122,957 00	\$190,000 00

BANK OF WATSONVILLE—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. bonds—continued, five per cent	\$75,000 00	\$76,663 75	\$76,663 75
U. S. bonds—coupons, four per cent	6,400 00	7,656 50	7,656 50
Totals	\$81,400 00	\$84,320 25	\$84,320 25

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Watsonville	\$35,000 00	\$17,120 00	\$37,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store	\$74,398 00	\$100,000 00

59. BANK OF WILLOWS.

[Incorporated September 2, 1880.]

N. D. RIDEOUT, President.

WM. C. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	121,701 00	Surplus—Reserve fund	13,204 94
Loans on other securities (grain, etc.)	76,045 50	Due depositors	151,435 02
Loans on personal security (including overdrafts)	81,995 44	Due banks and bankers	38,106 69
Money on hand	14,496 33		
Due from banks and bankers	508 38		
Furniture and fixtures	2,000 00		
Total resources	\$302,746 65	Total liabilities	\$302,746 65

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	950 shares.	A. A. Jackson	20 shares.
N. A. Rideout	80 shares.	W. C. Murdoch	200 shares.
Warren Green	160 shares.		

Total number of shares held by the Directors is 1,410 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$121,701 00	\$275,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and wool	\$76,045 50	\$100,000 00

60. BANK OF WOODLAND.

[Incorporated November 16, 1868.]

J. D. STEPHENS, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,231 45	Capital paid in coin	\$450,000 00
Real estate taken for debt	4,262 30	Surplus—Reserve fund	13,500 00
United States bonds	220,375 00	Due depositors	880,020 82
County warrants	8,340 29	Other liabilities	22,442 26
Loans on real estate	346,482 64		
Loans on stocks, bonds, and warrants	8,000 00		
Loans on other securities (grain, etc.)	224,302 64		
Loans on personal security (including overdrafts)	81,723 24		
Money on hand	174,671 50		
Due from banks and bankers	271,284 82		
Furniture and fixtures	1,404 00		
Expenses and taxes	11,298 45		
Other assets	586 82		
Total resources	\$1,365,963 15	Total liabilities	\$1,365,963 15

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$450,000; the total amount actually paid in coin by stockholders for capital stock is \$450,000. Total number of shares of stock issued is 4,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens	1,898 shares.	J. Hollingsworth	202 shares.
L. D. Stephens	158 shares.	J. H. Harlan	67 shares.
F. S. Freeman	10 shares.	H. Fredrick	82 shares.
C. Nelson	101 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yolo	\$4,262 30	\$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$341,182 64	\$600,000 00
Colusa	3,000 00	6,000 00
Solano	2,300 00	12,000 00
Totals	\$346,482 64	\$618,000 00

BANK OF WOODLAND—Continued.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3½ per cent continued 5s	\$100,000 00	\$102,125 00	\$102,000 00
United States 4 per cent consols (1907)	100,000 00	118,250 00	119,500 00
Totals	\$200,000 00	\$220,375 00	\$221,500 00

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Yolo County warrants	\$8,500 00	\$8,000 00	\$8,500 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$224,302 64	\$250,000 00

61. SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

F. F. LOW,
I. STEINHART, } Managers.

[Incorporated April 5, 1873.]

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,512 84	Due head office	\$3,438,895 26
United States bonds	44,700 00	Due depositors	3,444,320 41
Miscellaneous bonds and stocks	6,845 04	Due banks and bankers (foreign)	166,048 00
Loans on real estate	211,555 87	Other liabilities	365,352 55
Loans on stocks, bonds, and warrants	155,656 98		
Loans on other securities (grain, etc.)	530,212 47		
Loans on personal security (including overdrafts)	3,115,235 89		
Money on hand	1,585,098 43		
Due from banks and bankers (foreign)	426,199 60		
Furniture and fixtures	12,000 00		
Due on letters of credit	368,476 15		
Silver bars and remittances in transit to London	469,268 94		
Other assets	389,354 10		
Total resources	\$7,415,116 31	Total liabilities	\$7,415,116 31

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 29,970 "common," 600 "deferred." The amount paid up on each share of stock is £10 each for "common," and £1 each for "deferred."

The names of Directors are as follows: W. J. Scholfield, E. H. Lushington, J. Sebag, I. Seligman, J. Sington.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$80,000 00	-----
San Bernardino	31,831 00	-----
Arizona	15,000 00	-----
Alameda	2,000 00	-----
San Francisco	82,724 87	-----
Totals	\$211,555 87	-----

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	-----	\$44,700 00	-----
California State bonds	-----	6,845 04	-----
Fresno County warrants	-----	-----	-----
Totals	-----	\$51,545 04	-----

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK—Continued.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Smry stocks and bonds	-----	\$155,656 98	-----
Description of Loans on other Securities.	Amount Loaned.	Value of Securities.	
Bills of lading, warehouse receipts, chattel mortgages, crude silver bullion, etc.	\$530,212 47	-----	-----

62. SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

W. POWELL, Acting Manager.

S. C. ALEXANDER, Acting Accountant.

Resources.	Amount.	Liabilities.	Amount.
United States bonds.....	\$120,734 35	Due head office and branches of this bank.....	\$413,123 88
Loans on stocks, bonds, and warrants.....	34,400 46	Due depositors.....	431,366 81
Loans on other securities (grain, etc.).....	264,305 35	Due banks and bankers.....	11,883 34
Loans on personal security (including overdrafts).....	245,920 28		
Money on hand.....	190,988 69		
Due from banks and bankers.....	24 90		
Total resources.....	\$856,374 03	Total liabilities.....	\$856,374 03

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £346,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; E. Colville, Vice Chairman; Jas. Anderson, Director; H. D. Harrison, Director; H. E. Ransom, Director; Sir John Rose.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$34,400 46	\$85,000 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills lading and warehouse receipts for wheat, barley, grain bags, tin plate, etc.....	\$264,305 35	\$345,000 00

63. AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

C. TAYLOR, Agent.

JAS. BRAN, Assistant Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants.....	\$37,000 00	Due head office, in London.....	\$392,264 44
Loans on other securities (grain, etc.).....	401,500 00	Due depositors.....	393,224 48
Loans on personal security (including overdrafts).....	161,784 13	Due banks and bankers.....	8,154 32
Money on hand.....	184,463 84		
Due from banks and bankers.....	921 89		
Other assets.....	7,973 38		
Total resources.....	\$793,643 24	Total liabilities.....	\$793,643 24

DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 66; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 66. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, John J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, A. I. B. Kendall, I. I. Kingsford, F. Lubbock, A. H. Phillpotts, I. M. Robertson.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shares and bonds of the Spring Valley Water Works, and other stocks.....	\$211,700 00	\$37,000 00	\$238,819 00

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain.....	\$50,000 00	\$69,195 00
Grain bags.....	191,500 00	226,722 00
Bills of lading.....	160,000 00	247,525 00
Totals.....	\$401,500 00	\$543,442 00

64. SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Incorporated September 13, 1886.]

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$37,859 39	Amount due head office, London	\$2,627,575 78
Loans on real estate	100,233 94	Due depositors	1,460,870 63
Loans on stocks, bonds, and warrants	395,045 98	Due banks and bankers	241,439 79
Loans on other securities (grain, etc.)	1,311,907 69	Other liabilities	117,532 71
Loans on personal security (including overdrafts)	1,428,224 58		
Money on hand	579,464 94		
Due from banks and bankers	242,693 74		
Expenses and taxes	24,949 04		
Other assets	327,059 01		
Total resources	\$4,447,438 31	Total liabilities	\$4,447,438 31

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000 sterling; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7 sterling.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. F. Babcock	150 shares.	R. D. Prebbles	250 shares.
Geo. W. Campbell	150 shares.	F. Rodewald	2,700 shares.
Edward H. Green	3,480 shares.	Robert Ryrie	450 shares.
Henry Goschen	250 shares.	Rudolph Sutzback	1,200 shares.
Julius May	1,200 shares.	Baron H. de Stern	552 shares.
Jas. S. Morgan	1,000 shares.		
Total number of shares held by the Directors is	11,382 shares		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$7,386 83	\$7,386 83
Santa Barbara	5,267 71	5,267 71
Sonoma	7,963 58	7,963 58
San Francisco	7,591 27	7,591 27
San Diego	9,650 00	9,650 00
Totals	\$37,859 39	\$37,859 39

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$27,785 00	
Layo	20,000 00	
San Diego	2,000 00	
Alameda	17,472 07	
Santa Cruz	26,086 90	
Kitsap County, Washington Territory	6,889 97	
Totals	\$100,233 94	

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stocks		\$30,832 52	\$78,123 74
Miscellaneous stocks		191,891 84	205,875 00
Bonds	\$130,500 00	116,179 42	134,330 00
Warrants	85,929 97	56,142 20	85,929 97
Totals		\$395,045 98	\$504,258 71

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse and in transitu	\$665,567 61	\$697,963 18
Flour in transitu	100,648 53	118,400 12
Bills of lading	18,177 82	22,156 23
Warehouse receipts	366,191 46	383,149 31
Life policy	500 00	500 00
Pass book of German Savings Bank	4,367 33	4,367 33
Deposits of other notes as collateral security	156,454 94	187,146 62
Totals	\$1,311,907 69	\$1,413,682 79

BANK COMMISSIONERS' EXAMINATIONS

OF THE

SAVINGS BANKS,

MADE SINCE FOURTH ANNUAL REPORT.

21⁷

COMMISSIONERS' EXAMINATIONS.

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[June 6, 1882.]

Resources.		Liabilities.	
Real estate.....	\$43,306 56	Capital paid in coin.....	\$71,000 00
Stocks, bonds, and warrants.....	15,885 70	Due depositors.....	281,512 26
Loans on real estate.....	248,416 48	Interest collected.....	4,041 00
Loans on stocks, bonds, and warrants.....	3,796 61	Rents and exchange.....	916 46
Money on hand.....	11,596 33	Other liabilities.....	2,989 06
Due from banks and bankers.....	29,000 00		
Furniture and fixtures.....	200 00		
Interest accrued.....	3,000 00		
Expenses and taxes.....	4,203 05		
Other assets.....	1,054 05		
Total resources.....	\$360,458 78	Total liabilities.....	\$360,458 78

Examined by Commissioners Farnum, Sheehan, and White.

FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[August 14, 1882.]

Resources.		Liabilities.	
Real estate.....	\$1,221 88	Capital paid in coin.....	\$145,315 00
United States bonds.....	1,185,591 96	Reserve fund.....	10,029 67
Loans on real estate.....	941,825 31	Due depositors.....	2,025,649 06
Money on hand.....	13,300 89	Dividends unpaid.....	10,754 74
Due from banks and bankers.....	55,200 00	Interest collected.....	5,155 24
Expenses and taxes.....	1,409 00	Other liabilities.....	1,745 33
Total resources.....	\$2,198,549 04	Total liabilities.....	\$2,198,549 04

Examined by Commissioners Farnum and Litchfield.

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[August 23, 1882.]

Resources.		Liabilities.	
Bank premises	\$70,000 00	Capital paid in coin	\$300,000 00
Other real estate	438,465 13	Reserve fund	100,000 00
United States bonds	1,577,137 50	Due depositors	9,697,342 22
Other stocks, bonds, and war- rants	111,743 60	Interest collected	73,484 51
Loans on real estate	6,986,025 79	Other liabilities	31,333 26
Loans on stocks, bonds, and warrants	292,500 00		
Money on hand	559,632 93		
Furniture and fixtures	500 00		
Interest accrued	161,651 19		
Expenses and taxes	4,295 41		
Other assets	208 44		
Total resources	\$10,202,159 99	Total liabilities	\$10,202,159 99

Examined by Commissioners Farnum, Litchfield, and White.

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[June 12, 1882.]

Resources.		Liabilities.	
Bank premises	\$200,000 00	Reserve fund	\$1,193,686 41
Other real estate	1,393,914 76	Due depositors	17,316,824 04
United States bonds	9,056,081 69	Interest collected	376,747 95
Loans on real estate	7,606,124 83	Rents and exchange	4,266 44
Money on hand	457,781 50	Other liabilities	9,885 87
Interest accrued	136,107 82		
Expenses and taxes	51,400 11		
Total resources	\$18,901,410 71	Total liabilities	\$18,901,410 71

Examined by Commissioners Farnum, Sheehan, and White.

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[June 7, 1882.]

Resources.		Liabilities.	
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Other real estate	34,537 31	Reserve fund	48,096 04
United States bonds	167,533 99	Due depositors	1,585,730 05
Loans on real estate	1,360,163 21	Interest collected	47,807 96
Loans on other securities	700 00	Rents and exchange	3,514 40
Money on hand	13,182 55	Other liabilities	346 86
Due from banks and bankers	58,628 54		
Furniture and fixtures	843 00		
Interest accrued	50,759 32		
Expenses and taxes	6,041 50		
Total resources	\$1,765,495 31	Total liabilities	\$1,765,495 31

Examined by Commissioners Farnum, Sheehan, and White.

MERCED SECURITY SAVINGS BANK.

[September 21, 1882.]

Resources.		Liabilities.	
Bank premises	\$11,940 86	Capital paid in coin	\$45,000 00
Other real estate	432 43	Reserve fund	11,033 89
Stocks, bonds, and warrants	90,215 27	Due depositors	399,870 02
Loans on real estate	164,131 40	Due banks and bankers	2,330 53
Loans on other securities	64,248 87	Interest collected	648 86
Money on hand	33,089 24	Rents and exchange	100 59
Due from banks and bankers	94,778 09	Taxes	1,376 76
Expenses and taxes	1,808 88	Other liabilities	284 39
Total resources	\$460,645 04	Total liabilities	\$460,645 04

Examined by Commissioner Farnum.

BANK OF MENDOCINO.

[May 9, 1882.]

Resources.		Liabilities.	
Real estate	\$11,694 87	Reserve fund	\$8,817 67
Loans on real estate	229,911 88	Due depositors	327,545 27
Money on hand	8,016 34	Interest collected	1,606 57
Due from banks and bankers	86,447 56	Taxes	724 13
Furniture and fixtures	1,671 95		
Expenses and taxes	795 85		
Other assets	155 49		
Total resources	\$338,693 94	Total liabilities	\$338,693 94

Examined by Commissioner Watt.

OAKLAND SAVINGS BANK.

[October 16, 1882.]

Resources.		Liabilities.	
Bank premises	\$79,954 71	Capital paid in coin	\$475,000 00
Other real estate	144,998 25	Reserve fund	28,500 00
Stocks, bonds, and warrants	943,723 47	Due depositors	2,100,107 07
Loans on real estate	840,286 32	Due banks and bankers	1,168 26
Loans on stocks, bonds, and warrants	288,768 21	Interest collected	40,050 06
Loans on personal security (including overdrafts)	157,224 22	Rents and exchange	974 21
Money on hand	61,133 79	Taxes	2,112 50
Due from banks and bankers	76,879 04	Other liabilities	1,377 55
Furniture and fixtures	1,500 00		
Interest accrued	32,700 00		
Expenses and taxes	4,565 64		
Other assets	17,556 30		
Total resources	\$2,649,289 95	Total liabilities	\$2,649,289 95

Examined by Commissioners Farnum, Litchfield, and White.

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[October 4, 1882.]

Resources.		Liabilities.	
Real estate	\$98,007 42	Capital paid in coin	\$228,951 25
Stocks, bonds, and warrants	11,220 00	Reserve fund	6,721 84
Loans on real estate	345,880 05	Due depositors	248,476 06
Money on hand	26,449 02	Dividends unpaid	4,595 19
Due from banks and bankers	4,103 73	Interest collected	6,555 10
Furniture and fixtures	2,479 00	Rents and exchange	3,985 15
Interest accrued	7,092 52	Profit and loss	2,981 44
Expenses and taxes	4,871 24	Other liabilities	89 76
Other assets	2,252 81		
Total resources	\$502,355 79	Total liabilities	\$502,355 79

Examined by Commissioners Farnum and Litchfield.

SAN FRANCISCO SAVINGS UNION.

[September 4, 1882.]

Resources.		Liabilities.	
Bank premises	\$119,099 43	Capital paid in coin	\$400,000 00
Other real estate	1,057,547 02	Reserve fund	60,181 45
United States bonds	2,047,208 33	Due depositors	10,803,297 12
Other stocks, bonds, and warrants	357,581 08	Interest collected	131,998 54
Loans on real estate	7,059,296 95	Rents and exchange	3,538 67
Loans on stocks, bonds, and warrants	348,800 00	Taxes	45,135 43
Money on hand	91,717 75	Contingent fund	17,175 56
Due from banks and bankers	211,624 21	Other liabilities	83,428 25
Furniture and fixtures	2,500 00		
Interest accrued	240,502 50		
Expenses and taxes	6,022 88		
Other assets	2,854 87		
Total resources	\$11,544,755 02	Total liabilities	\$11,544,755 02

Examined by Commissioners Farnum, Litchfield, and White.

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[August 17, 1882.]

Resources.		Liabilities.	
Bank premises	\$45,500 00	Capital paid in coin	\$500,000 00
Other real estate	1,788,044 00	Reserve fund	204,000 00
Stocks, bonds, and warrants	425,627 07	Due depositors	2,345,214 43
Loans on real estate	562,962 27	Interest collected	4,006 46
Loans on stocks, bonds, and warrants	103,590 90	Other liabilities	12,797 30
Money on hand	127,338 13		
Due from banks and bankers	10,880 86		
Expenses and taxes	1,625 05		
Other assets	449 91		
Total resources	\$3,066,018 19	Total liabilities	\$3,066,018 19

Examined by Commissioners Farnum, Litchfield, and White.

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[March 27, 1882.]

Resources.		Liabilities.	
One half bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Other real estate	39,512 49	Reserve fund	1,803 88
Stocks and bonds	28,765 00	Due depositors	196,863 51
Loans on real estate	115,975 32	Dividends unpaid	200 00
Loans on bank stock	13,075 63	Interest collected	2,509 85
Money on hand	8,470 95	Rents and exchange	706 00
Furniture and fixtures	1,500 00		
Interest accrued	7,710 00		
Expenses and taxes	773 85		
Other assets	300 00		
Total resources	\$222,083 24	Total liabilities	\$222,083 24

Examined by Commissioners Coleman and White.

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[November 25, 1882.]

Resources.		Liabilities.	
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Other real estate	35,842 49	Reserve fund	2,000 00
Stocks, bonds, and warrants	10,960 00	Due depositors	220,542 40
Loans on real estate	166,526 05	Interest collected	6,939 88
Money on hand	22,338 50	Rents and exchange	1,215 00
Furniture and fixtures	1,500 00	Profit and loss	965 96
Interest accrued	7,120 00		
Expenses and taxes	1,376 20		
Total resources	\$251,663 24	Total liabilities	\$251,663 24

Examined by Commissioners Farnum and White.

SECURITY SAVINGS BANK—SAN FRANCISCO.

[August 8, 1882.]

Resources.		Liabilities.	
Real estate	\$204,662 90	Capital paid in coin	\$150,000 00
Stocks, bonds, and warrants	108,547 00	Due depositors	1,473,008 29
Loans on real estate	882,980 38	Interest collected	9,647 63
Loans on stocks, bonds, and warrants	463,300 00	Rents and exchange	630 59
Money on hand	23,113 30	Contingent fund	92,290 79
Due from banks and bankers	41,036 63	Other liabilities	11,874 01
Furniture and fixtures	150 00		
Interest accrued	10,673 95		
Expenses and taxes	1,180 95		
Other assets	1,806 20		
Total resources	\$1,737,451 31	Total liabilities	\$1,737,451 31

Examined by Commissioners Litchfield and White.

STOCKTON SAVINGS AND LOAN SOCIETY.

[October 10, 1882.]

Resources.		Liabilities.	
Real estate	\$10,714 94	Capital paid in coin	\$500,000 00
Stocks, bonds, and warrants	8,000 00	Reserve fund	50,800 00
Loans on real estate	1,243,496 59	Due depositors	1,765,259 43
Loans on stocks, bonds, and warrants	40,476 80	Interest collected	79,404 43
Loans on other securities	139,588 00	Rents and exchange	886 83
Loans on personal security (including overdrafts)	477,357 62	Taxes	1,733 71
Money on hand	120,135 92	Profit and loss	46,434 29
Due from banks and bankers	337,570 40	Contingent fund	70,808 63
Furniture and fixtures	3,000 00		
Interest accrued	125,741 58		
Expenses and taxes	3,953 63		
Other assets	1,292 17		
Total resources	\$2,511,327 65	Total liabilities	\$2,511,327 65

Examined by Commissioner Farnum.

UNION SAVINGS BANK—OAKLAND.

[September 11, 1882.]

Resources.		Liabilities.	
Bank premises	\$60,000 00	Capital paid in coin	\$200,000 00
Other real estate	41,363 83	Reserve fund	100,000 00
Stocks, bonds, and warrants	109,142 04	Due depositors	1,639,627 16
Loans on real estate	1,331,271 70	Undivided profits	3,597 10
Loans on stocks, bonds, and warrants	90,925 00	Interest collected	21,881 74
Money on hand	118,382 83	Taxes	7,537 60
Due from banks and bankers	155,095 67	Other liabilities	8,133 60
Interest accrued	70,779 38		
Expenses and taxes	2,918 05		
Other assets	898 79		
Total resources	\$1,980,777 29	Total liabilities	\$1,980,777 29

Examined by Commissioners Farnum, Litchfield, and White.

VALLEJO SAVINGS AND COMMERCIAL BANK—VALLEJO.

[April 12, 1882.]

Resources.		Liabilities.	
Real estate	\$19,486 74	Capital paid in coin \$188,000 00	\$71,597 78
Stocks, bonds, and warrants	1,606 53	Less impairment	
Loans on real estate	49,772 40	Reserve fund	
Loans on stocks, bonds, and warrants	8,000 00	Other liabilities	1,969 03
Loans on other securities	7,014 90		
Money on hand	24,170 07		
Due from banks and bankers	61,626 44		
Furniture and fixtures	3,117 30		
Interest accrued	4,135 60		
Total resources	\$178,929 08	Total liabilities	\$178,929 08

Examined by Commissioners Coleman and White.

VALLEJO SAVINGS AND COMMERCIAL BANK.

[December 29, 1882.]

Resources.		Liabilities.	
Real estate	\$18,280 89	Capital paid in coin, less impairment	\$67,238 63
Stocks, bonds, and warrants	11,161 36	Due depositors	116,769 99
Loans on real estate	59,068 00	Interest collected	7,849 21
Loans on other securities	6,930 20	Rents and exchange	1,289 51
Money on hand	28,406 86	Other liabilities	1,216 10
Due from banks and bankers	61,396 29		
Furniture and fixtures	3,117 30		
Expenses and taxes	5,955 04		
Other assets	47 50		
Total resources	\$194,363 44	Total liabilities	\$194,363 44

Examined by Commissioner Farnum.

BANK COMMISSIONERS' EXAMINATIONS

OF THE

SAVINGS BANKS IN LIQUIDATION,

MADE SINCE FOURTH ANNUAL REPORT.

SAVINGS BANKS IN LIQUIDATION.

FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[June 21, 1882.]

Resources.		Liabilities.	
Real estate	\$84,506 54	Due depositors	\$180,087 22
Stocks, bonds, and warrants.....	6,495 53		
Loans on real estate.....	26,507 86		
Loans on stocks, bonds, and warrants	7,970 00		
Loans on other securities.....	16,330 77		
Loans on personal security (including overdrafts)	16,371 82		
Money on hand	6,457 45		
Due from banks and bankers.....	181 79		
Interest accrued.....	11,486 00		
Other assets.....	3,779 46		
Total resources.....	\$180,087 22	Total liabilities.....	\$180,087 22

Examined by Commissioner Farnum.

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[July 6, 1882.]

Resources.		Liabilities.	
Real estate	\$191,650 00	Due depositors	\$393,237 42
Loans on real estate.....	38,399 03		
Loans on personal security (including overdrafts)	1,068 73		
Money on hand	27,014 60		
Furniture and fixtures	1,775 00		
Interest accrued.....	4,455 96		
Total resources.....	\$264,363 32		
Resources depreciated.....	128,874 10		
Total resources.....	\$393,237 42	Total liabilities.....	\$393,237 42

Examined by Commissioners Farnum and White.

ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

[June 28, 1882.]

Resources.		Liabilities.	
Real estate.....	\$856,490 76	Capital paid in coin.....	\$128,975 00
Loans on real estate.....	89,723 74	Due depositors.....	1,058 560 33
Loans on stocks, bonds, and warrants.....	30,000 00	Dividends unpaid.....	41,814 00
Money on hand.....	2,936 09	Other liabilities.....	2,289 88
Due from banks and bankers.....	26,920 49		
Furniture and fixtures.....	1,000 00		
Interest accrued.....	6,775 25		
Other assets.....	123 87		
Depreciation in assets.....	217,669 60		
Total resources.....	\$1,231,639 80	Total liabilities.....	\$1,231,639 80

Examined by Commissioners Farnum and White.

BANK COMMISSIONERS' EXAMINATIONS

OF THE

COMMERCIAL BANKS,

MADE SINCE FOURTH ANNUAL REPORT.

COMMERCIAL BANKS.

BANK OF ANAHEIM.

[March 15, 1882.]

Resources.		Liabilities.	
Real estate.....	\$11,413 45	Capital paid in coin.....	\$20,000 00
Stocks.....	22,002 00	Reserve Fund.....	2,729 06
Loans on real estate.....	3,725 00	Due depositors.....	45,289 85
Loans on stocks.....	2,000 00	Due banks and bankers.....	18,367 86
Loans on personal security (in- cluding overdrafts).....	33,533 64		
Money on hand.....	8,776 34		
Due from banks and bankers.....	921 53		
Furniture, fixtures, and vault.....	3,000 00		
Judgments.....	1,014 81		
Total resources.....	\$86,386 77	Total liabilities.....	\$86,386 77

Examined by Commissioner Coleman.

BANK OF ANAHEIM.

[December 8, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$3,069 03	Capital paid in coin.....	\$20,000 00
Other real estate.....	9,909 91	Reserve fund.....	7,000 00
Stocks, bonds, and warrants.....	34,000 00	Due depositors.....	55,963 12
Loans on real estate.....	4,950 00	Due banks and bankers.....	13,022 04
Loans on personal security (in- cluding overdrafts).....	32,425 90	Undivided profits.....	652 85
Money on hand.....	3,900 39	Interest collected.....	620 56
Due from banks and bankers.....	3,698 82	Rents and exchange.....	443 33
Furniture and fixtures.....	3,000 00	Profit and loss.....	249 53
Expenses and taxes.....	2,232 56		
Other assets.....	764 82		
Total resources.....	\$97,951 43	Total liabilities.....	\$97,951 43

Examined by Commissioners Farnum and White.

BANK OF BENICIA.

[August 26, 1882.]

Resources.		Liabilities.	
Bank premises	\$13,104 01	Capital paid in coin	\$30,000 00
Stocks, bonds, and warrants	4,695 85	Due depositors	26,112 13
Loans on real estate	8,500 00	Interest collected	85 11
Loans on personal security (including overdrafts)	8,635 00		
Money on hand	13,555 36		
Due from banks and bankers	1,733 76		
Furniture and fixtures	1,422 61		
Total resources	\$56,197 24	Total liabilities	\$56,197 24

Examined by Commissioners Farnum and Litchfield.

BANK OF BUTTE COUNTY—CHICO.

[March 21, 1882.]

Resources.		Liabilities.	
Bank premises	\$31,000 00	Capital paid in coin	\$250,000 00
Other real estate	38,126 32	Reserve fund	21,309 19
Stocks (gas and water)	51,163 50	Due depositors	223,675 45
Loans on real estate	17,468 55	Interest collected	6,100 97
Loans on stocks	16,175 00	Rents and exchange	529 79
Loans on other securities	149,288 91		
Loans on personal security (including overdrafts)	141,693 93		
Money on hand	34,492 40		
Due from banks and bankers	11,029 11		
Furniture and fixtures	4,288 09		
Expenses and taxes	2,917 67		
Other assets	3,873 52		
Total resources	\$501,515 00	Total liabilities	\$501,515 00

Examined by Commissioner Watt.

BANK OF BUTTE COUNTY—CHICO.

[November 18, 1882.]

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Other real estate	38,044 07	Reserve fund	21,392 18
Stocks, bonds, and warrants	54,368 01	Due depositors	464,438 81
Loans on real estate	27,490 00	Interest collected	12,184 85
Loans on stocks, bonds, and warrants	45,550 00	Rents and exchange	1,348 64
Loans on other securities	83,472 79	Other liabilities	894 93
Loans on personal security (including overdrafts)	209,070 58		
Money on hand	47,792 17		
Due from banks and bankers	200,706 37		
Furniture and fixtures	3,992 00		
Expenses and taxes	4,953 21		
Other assets	4,320 21		
Total resources	\$750,259 41	Total liabilities	\$750,259 41

Examined by Commissioners White and Litchfield.

BANK OF CALIFORNIA—SAN FRANCISCO.

[February 28, 1882.]

Resources.		Liabilities.	
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Other real estate	873,114 56	Reserve fund	1,000,000 00
Stocks and bonds	595,521 71	Due depositors	7,647,236 41
Loans on real estate	191,351 14	Due banks and bankers	89,402 63
Loans on stocks, bonds, and warrants	1,057,971 59	Dividends unpaid	1,930 00
Loans on other securities	1,760,952 78	Interest collected	33,229 47
Loans on personal security (including overdrafts)	3,600,666 49	Exchange and commissions	58,060 91
Money on hand	2,124,731 48	Profit and loss	270,734 30
Due from banks and bankers	1,373,451 49		
Silver bars	124,548 14		
Mexican dollars	4,890 68		
Agencies this bank	73,663 85		
Life insurance	58,337 46		
Expenses	9,513 02		
Other assets	1,879 33		
Total resources	\$12,100,593 72	Total liabilities	\$12,100,593 72

Examined by Commissioners Coleman and Watt.

BANK OF CALIFORNIA—SAN FRANCISCO.

[November 1, 1882.]

Resources.		Liabilities.	
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Other real estate	792,061 27	Reserve fund	1,000,000 00
Stocks, bonds, and warrants	701,322 35	Due depositors	8,132,904 28
Loans on real estate	211,377 30	Due banks and bankers	115,359 27
Loans on stocks, bonds, and warrants	863,755 64	Profit and loss	305,946 08
Loans on other securities	2,021,612 95	Other liabilities	4,621 45
Loans on personal security (including overdrafts)	3,738,843 21		
Money on hand	1,484,031 19		
Due from banks and bankers	1,931,126 89		
Other assets	59,279 37		
Bullion on hand	505,420 89		
Total resources	\$12,558,831 06	Total liabilities	\$12,558,831 06

Examined by Commissioners Farnum and Litchfield.

CALIFORNIA STATE BANK—SACRAMENTO.

[August 28, 1882.]

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants	\$50,000 00	Capital paid in coin	\$50,000 00
Loans on personal security (including overdrafts)	82,050 00	Due depositors	175,377 29
Money on hand	31,854 76	Due banks and bankers	36,780 68
Due from banks and bankers	42,014 85	Interest collected	973 07
Furniture and fixtures	714 69	Rents and exchange	210 04
Expenses and taxes	4,445 99	Other liabilities	1,000 00
Other assets	53,260 70		
Total resources	\$264,340 99	Total liabilities	\$264,340 99

Examined by Commissioners Farnum and Litchfield.

BANK OF CHICO.

[March 22, 1882.]

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$100,000 00
Bonds	26,418 75	Reserve fund	30,000 00
Loans on real estate	145,513 89	Due depositors	138,022 61
Loans on other securities	3,034 48	Due banks and bankers	52,514 72
Loans on personal security (including overdrafts)	84,545 74	Interest collected	1,544 33
Money on hand	29,880 78	Rents and exchange	133 48
Furniture and fixtures	2,997 50	Profit and loss	9,319 74
Gold dust	492 30		
Expenses and taxes	1,605 18		
Other assets (wheat, etc.)	24,046 26		
Total resources	\$331,534 88	Total liabilities	331,534 88

Examined by Commissioner Watt.

BANK OF CHICO.

[November 20, 1882.]

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$100,000 00
Other real estate	25,031 18	Reserve fund	30,000 00
Stocks, bonds, and warrants	26,719 46	Due depositors	190,958 08
Loans on real estate	51,124 94	Interest collected	11,579 19
Loans on stocks, bonds, and warrants	1,310 05	Other liabilities	6,351 93
Loans on other securities	8,950 00		
Loans on personal security (including overdrafts)	82,885 03		
Money on hand	68,120 07		
Due from banks and bankers	47,301 65		
Furniture and fixtures	2,995 50		
Expenses and taxes	11,451 32		
Total resources	\$338,889 20	Total liabilities	\$338,889 20

Examined by Commissioners Litchfield and White.

CITIZENS' BANK—NEVADA CITY.

[September 15, 1882.]

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Other real estate	8,388 15	Reserve fund	7,680 03
Stocks, bonds, and warrants	28,766 52	Due depositors	115,220 45
Loans on real estate	18,720 17	Interest collected	803 04
Loans on other securities	2,573 50	Other liabilities	798 75
Loans on personal security (including overdrafts)	25,199 81		
Money on hand	36,509 63		
Due from banks and bankers	26,175 71		
Furniture and fixtures	3,000 00		
Expenses and taxes	168 88		
Total resources	\$154,502 37	Total liabilities	\$154,502 37

Examined by Commissioner Litchfield.

COLUSA COUNTY BANK—COLUSA.

[April 11, 1882.]

Resources.		Liabilities.	
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Other real estate	20,479 32	Reserve fund	133,254 66
Warrants	763 50	Due depositors	468,451 95
Loans on real estate	366,267 59	Due banks and bankers	41,411 47
Loans on stocks, bonds, and warrants	2,451 90	Dividends unpaid	2,090 00
Loans on other securities	387,257 27		
Loans on personal security (including overdrafts)	232,767 92		
Money on hand	50,665 51		
Due from banks and bankers	393 98		
Furniture and fixtures	2,560 00		
Interest accrued	60,601 09		
Total resources	\$1,145,208 08	Total liabilities	\$1,145,208 08

Examined by Commissioner Watt.

COLUSA COUNTY BANK—COLUSA.

[November 15, 1882.]

Resources.		Liabilities.	
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Other real estate	30,213 55	Reserve fund	127,091 60
Stocks, bonds, and warrants	1,647 11	Due depositors	683,894 91
Loans on real estate	419,512 80	Due banks and bankers	4,689 28
Loans on other securities	480,134 66	Dividends unpaid	426 00
Loans on personal security (including overdrafts)	219,805 20	Rents and exchange	293 83
Money on hand	63,291 30		
Due from banks and bankers	29,606 04		
Furniture and fixtures	2,539 95		
Interest accrued	48,500 96		
Expenses and taxes	144 05		
Total resources	\$1,316,395 62	Total liabilities	\$1,316,395 62

Examined by Commissioners Litchfield and White.

COMMERCIAL AND SAVINGS BANK—SAN JOSÉ.

[October 7, 1882.]

Resources.		Liabilities.	
Real estate	\$109,699 68	Capital paid in coin	\$300,000 00
Stocks, bonds, and warrants	289,263 55	Reserve fund	125,540 42
Loans on real estate	382,891 30	Due depositors	755,832 32
Loans on stocks, bonds, and warrants	16,000 00	Due banks and bankers	8,854 99
Loans on other securities	119,322 57	Interest collected	7,754 51
Loans on personal security (including overdrafts)	118,801 34	Rents and exchange	1,440 05
Money on hand	52,144 46		
Due from banks and bankers	82,643 04		
Furniture and fixtures	3,800 00		
Interest accrued	19,505 55		
Expenses and taxes	5,450 80		
Total resources	\$1,199,422 29	Total liabilities	\$1,199,422 29

Examined by Commissioner White.

COMMERCIAL BANK OF SANTA ANA.

[December 7, 1882.]

Resources.		Liabilities.	
Bank premises	\$9,251 07	Capital paid in coin	\$40,000 00
Stocks, bonds, and warrants	1,484 11	Due depositors	41,638 51
Loans on real estate	22,700 00	Interest collected	292 31
Loans on personal security (including overdrafts)	19,623 24	Rents and exchange	248 23
Money on hand	14,279 07		
Due from banks and bankers	12,447 08		
Furniture and fixtures	1,813 72		
Expenses and taxes	600 76		
Total resources	\$82,179 05	Total liabilities	\$82,179 05

Examined by Commissioners Farnum and White.

NOTE.—This bank opened for business on August 1, 1882.

CONSOLIDATED BANK OF SAN DIEGO.

[April 27, 1882.]

Resources.		Liabilities.	
Stocks, bonds, and warrants	\$55,403 27	Capital paid in coin	\$50,000 00
Loans on real estate	42,071 85	Reserve fund	8,168 85
Loans on other securities	68,783 54	Due depositors	249,343 23
Loans on personal security (including overdrafts)	151,370 66	Due banks and bankers	29,598 39
Money on hand	24,443 23	Interest collected	8,035 68
Due from banks and bankers	7,903 74	Other liabilities	8,986 68
Expenses and taxes	4,093 06		
Other assets	563 93		
Total resources	\$354,633 28	Total liabilities	\$354,633 28

Examined by Commissioner White.

CONSOLIDATED BANK OF SAN DIEGO.

[December 9, 1882.]

Resources.		Liabilities.	
Stocks, bonds, and warrants	\$38,296 13	Capital paid in coin	\$50,000 00
Loans on real estate	40,891 69	Reserve fund	20,000 00
Loans on stocks, bonds, and warrants	13,540 21	Due depositors	279,938 31
Loans on other securities	125,693 54	Due banks and bankers	25,475 04
Loans on personal security (including overdrafts)	97,204 48	Interest collected	7,129 92
Money on hand	62,357 84	Other liabilities	13,144 44
Due from banks and bankers	15,630 85		
Expenses and taxes	1,631 33		
Other assets	441 64		
Total resources	\$395,687 71	Total liabilities	\$395,687 71

Examined by Commissioner Farnum.

BANK OF DIXON.

[September 20, 1882.]

Resources.		Liabilities.	
Bank premises	\$7,500 00	Capital paid in coin	\$205,710 00
Other real estate	36,413 03	Reserve fund	21,811 23
Stocks, bonds, and warrants	872 60	Due depositors	208,372 12
Loans on real estate	124,932 49	Due banks and bankers	576 36
Loans on other securities	75,330 89	Dividends unpaid	522 41
Loans on personal security (including overdrafts)	124,555 21	Rents and exchange	264 82
Money on hand	9,439 75		
Due from banks and bankers	44,965 28		
Furniture and fixtures	1,000 00		
Interest accrued	10,901 46		
Expenses and taxes	1,346 23		
Total resources	\$437,256 94	Total liabilities	\$437,256 94

Examined by Commissioner White.

FARMERS' BANK OF FRESNO.

[August 5, 1882.]

Resources.		Liabilities.	
Real estate.....	\$3,200 00	Capital paid in coin.....	\$30,000 00
Stocks, bonds, and warrants.....	454 10	Due depositors.....	68,200 00
Loans on real estate.....	22,830 00	Interest collected.....	726 00
Loans on personal security (including overdrafts).....	45,603 43	Other liabilities.....	205 00
Money on hand.....	19,233 47		
Due from banks and bankers.....	5,079 26		
Furniture and fixtures.....	1,384 12		
Expenses and taxes.....	1,349 13		
Total resources.....	\$99,133 51	Total liabilities.....	\$99,133 51

Examined by Commissioners Farnum and Litchfield.

NOTE.—This bank opened for business April 3, 1882.

FARMERS' AND MECHANICS' BANK—HEALDSBURG.

[August 29, 1882.]

Resources.		Liabilities.	
Bank premises and furniture.....	\$9,205 65	Capital paid in coin.....	\$84,460 00
Other real estate.....	820 50	Reserve fund.....	6,249 00
Loans on real estate.....	76,808 62	Due depositors.....	85,753 00
Loans on personal security (including overdrafts).....	61,432 29	Due banks and bankers.....	49 00
Money on hand.....	11,687 87		
Due from banks and bankers.....	16,557 45		
Total resources.....	\$176,512 38	Total liabilities.....	\$176,512 38

Examined by Commissioner White.

FARMERS' SAVINGS BANK—LAKEPORT.

[May 4, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$64,200 00
Other real estate.....	8,501 96	Reserve fund.....	3,235 66
Stocks, bonds, and warrants.....	2,331 46	Due depositors.....	134,751 61
Loans on real estate.....	68,692 49	Interest collected.....	330 59
Loans on other securities.....	1,000 00	Rents and exchange.....	190 32
Loans on personal security (including overdrafts).....	34,295 12		
Money on hand.....	41,690 25		
Due from banks and bankers.....	29,133 58		
Furniture and fixtures.....	1,512 25		
Expenses and taxes.....	551 07		
Total resources.....	\$202,708 18	Total liabilities.....	\$202,708 18

Examined by Commissioners Watt and White.

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[March 13, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$16,500 00	Capital paid in coin.....	\$200,000 00
Other real estate.....	23,029 44	Reserve fund.....	250,130 00
Stocks, bonds, and warrants.....	204,850 13	Due depositors.....	1,043,525 13
Loans on real estate.....	177,476 38	Due banks and bankers.....	1,703 33
Loans on stocks, and bonds.....	22,350 00	Dividends unpaid.....	2,625 00
Loans on other securities.....	13,576 20	Undivided profits.....	18,113 70
Loans on personal security (including overdrafts).....	604,683 36	Interest collected.....	12,036 64
Money on hand.....	332,204 27	Rents and exchange.....	1,031 26
Due from banks and bankers.....	124,468 24	Other liabilities.....	174 36
Furniture and fixtures.....	6,699 97		
Expenses and taxes.....	3,187 26		
Other assets.....	314 17		
Total resources.....	\$1,529,339 42	Total liabilities.....	\$1,529,339 42

Examined by Commissioner Coleman.

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES

[December 4, 1882.]

Resources.		Liabilities.	
Bank premises	\$16,500 00	Capital paid in coin	\$200,000 00
Other real estate	9,493 12	Reserve fund	250,130 00
Stocks, bonds, and warrants	297,643 60	Due depositors	1,266,320 00
Loans on real estate	137,378 64	Dividends unpaid	3,000 00
Loans on stocks, bonds, and warrants	51,400 00	Interest collected	29,970 00
Loans on other securities	70,085 91	Rents and exchange	2,621 00
Loans on personal security (including overdrafts)	272,767 28	Profit and loss	29,816 00
Money on hand	233,798 18	Other liabilities	174 00
Due from banks and bankers	113,995 89		
Furniture and fixtures	7,647 89		
Expenses and taxes	8,084 52		
Loans on call	563,037 46		
Total resources	\$1,781,832 49	Total liabilities	\$1,781,832 49

Examined by Commissioners Farnum and White.

FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[April 25, 1882.]

Resources.		Liabilities.	
Bank premises	\$4,426 40	Capital paid in coin	\$21,650 00
Stocks, bonds, and warrants	3,120 92	Due depositors	153,123 00
Loans on real estate	9,200 00	Interest collected	780 00
Loans on other securities	2,000 00	Rents and exchange	504 00
Loans on personal security (including overdrafts)	32,667 52		
Money on hand	31,700 80		
Due from banks and bankers	88,126 80		
Furniture and fixtures	1,763 97		
Interest accrued	786 94		
Expenses and taxes	858 95		
Other assets	1,404 76		
Total resources	\$176,057 06	Total liabilities	\$176,057 06

Examined by Commissioner White.

FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[December 12, 1882.]

Resources.		Liabilities.	
Bank premises	\$4,167 57	Capital paid in coin	\$21,650 00
Stocks, bonds, and warrants	15,503 15	Due depositors	126,853 81
Loans on real estate	26,469 99	Due banks and bankers	10,441 14
Loans on other securities	7,062 94	Interest collected	1,865 05
Loans on personal security (including overdrafts)	81,236 53	Rents and exchange	537 09
Money on hand	13,552 54		
Due from banks and bankers	8,995 04		
Furniture and fixtures	1,918 57		
Expenses and taxes	1,861 36		
Other assets	379 40		
Total resources	\$161,147 09	Total liabilities	\$161,147 09

Examined by Commissioner Farnum.

FARMERS' BANK OF WHEATLAND.

[March 23, 1882.]

Resources.		Liabilities.	
Real estate	\$3,936 80	Capital paid in coin	\$38,375 00
Loans on real estate	17,907 22	Reserve fund	1,444 49
Loans on stocks	10,478 57	Due depositors	41,257 49
Loans on personal security (including overdrafts)	71,265 28	Due banks and bankers	27,262 07
Money on hand	3,551 18		
Furniture and fixtures	1,200 00		
Total resources	\$108,339 05	Total liabilities	\$108,339 05

Examined by Commissioner Watt.

FARMERS' BANK OF WHEATLAND.

[November 20, 1882.]

Resources.		Liabilities.	
Bank premises	\$8,548 30	Capital paid in coin	\$38,375 00
Other real estate	2,516 12	Reserve fund	6,583 00
Stocks, bonds, and warrants	1,182 51	Due depositors	53,782 20
Loans on real estate	12,411 08	Due banks and bankers	25,348 11
Loans on personal security (including overdrafts)	91,778 72		
Money on hand	7,527 31		
Furniture and fixtures	1,000 00		
Expenses and taxes	1,125 26		
Total resources	\$124,089 30	Total liabilities	\$124,089 30

Examined by Commissioners Litchfield and White.

FRESNO COUNTY BANK—FRESNO.

[August 5, 1882.]

Resources.		Liabilities.	
Bank premises	\$6,000 00	Capital paid in coin	\$25,000 00
Stocks, bonds, and warrants	490 70	Due depositors	68,723 71
Loans on real estate	19,550 00	Interest collected	283 50
Loans on personal security (including overdrafts)	45,101 26	Other liabilities	971 20
Money on hand	17,010 30		
Due from banks and bankers	1,762 82		
Furniture and fixtures	930 96		
Expenses and taxes	403 36		
Other assets	3,729 22		
Total resources	\$94,978 62	Total liabilities	\$94,978 62

Examined by Commissioners Farnum and Litchfield.

Note.—This bank opened for business November 2, 1881.

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[May 3, 1882.]

Resources.		Liabilities.	
Two thirds bank premises	\$77,200 00	Capital paid in coin	\$537,200 00
Other real estate	44,890 95	Reserve fund	21,535 76
Loans on real estate	126,474 43	Due depositors	355,044 35
Loans on stocks, bonds, and warrants	58,204 03	Due banks and bankers	172,008 65
Loans on other securities	595,262 72	Dividends unpaid	5,422 60
Loans on personal security (including overdrafts)	106,871 88	Interest collected	17,067 71
Money on hand	108,315 95	Bills payable	40,000 00
Furniture and fixtures	3,000 00		
Interest accrued	18,530 46		
Expenses and taxes	9,528 65		
Total resources	\$1,148,279 07	Total liabilities	\$1,148 279 07

Examined by Commissioner Coleman.

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[December 28, 1882.]

Resources.		Liabilities.	
Two thirds bank premises	\$91,350 00	Capital paid in coin	\$546,350 00
Other real estate	41,156 95	Reserve fund	12,493 70
Loans on real estate	117,980 00	Due depositors	492,828 39
Loans on stocks, bonds, and warrants	21,971 00	Dividends unpaid	3,760 90
Loans on other securities	769,730 62	Interest collected	54,840 20
Loans on personal security (including overdrafts)	231,979 95	Rents and exchange	945 54
Money on hand	100,408 51	Other liabilities (bills payable)	315,960 00
Furniture and fixtures	3,000 00		
Interest accrued	24,391 05		
Expenses and taxes	25,208 65		
Total resources	\$1,427,176 73	Total liabilities	\$1,427,176 73

Examined by Commissioners Farnum and Litchfield.

BANK OF GILROY.

[March 27, 1882.]

Resources.		Liabilities.	
Real estate.....	\$4,578 51	Capital paid in coin.....	\$68,000 00
County warrants.....	2,931 87	Reserve fund.....	2,575 00
Loans on real estate.....	32,301 48	Due depositors.....	122,017 00
Loans on other securities.....	17,583 15	Dividends unpaid.....	37 00
Loans on personal security (including overdrafts).....	108,739 62		
Money on hand.....	14,086 38		
Due from banks and bankers.....	6,065 43		
Furniture and fixtures.....	1,800 00		
Interest accrued.....	4,543 77		
Total resources.....	\$192,630 21	Total liabilities.....	\$192,630 21

Examined by Commissioner Coleman.

BANK OF GILROY.

[November 28, 1882.]

Resources.		Liabilities.	
Real estate.....	\$4,578 51	Capital paid in coin.....	\$68,000 00
Stocks, bonds, and warrants.....	4,676 19	Due depositors.....	151,465 00
Loans on real estate.....	30,101 49	Rents and exchange.....	385 00
Loans on other securities.....	59,276 86	Profit and loss.....	4,792 00
Loans on personal security (including overdrafts).....	81,038 22		
Money on hand.....	15,333 30		
Due from banks and bankers.....	24,775 47		
Furniture and fixtures.....	1,620 00		
Interest accrued.....	1,259 74		
Expenses and taxes.....	1,783 48		
Total resources.....	\$224,643 26	Total liabilities.....	\$224,643 26

Examined by Commissioner Farnum.

BANK OF HEALDSBURG.

[August 28, 1882.]

Resources.		Liabilities.	
Real estate.....	\$13,581 17	Capital paid in coin.....	\$85,600 00
Loans on real estate.....	71,698 00	Reserve fund.....	22,010 91
Loans on other securities.....	5,402 45	Due depositors.....	108,835 22
Loans on personal security (including overdrafts).....	75,119 72	Interest collected and exchange.....	1,205 56
Money on hand.....	6,918 09	Other liabilities.....	22 50
Due from banks and bankers.....	16,601 97		
Furniture and fixtures.....	3,000 00		
Interest accrued.....	8,419 73		
Expenses and taxes.....	919 42		
Other assets.....	443 70		
Gas works.....	5,741 89		
In litigation.....	9,828 05		
Total resources.....	\$217,674 19	Total liabilities.....	\$217,674 19

Examined by Commissioner White.

BANK OF HOLLISTER.

[March 30, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$8,026 65	Capital paid in coin.....	\$227,000 00
Other real estate.....	4,332 70	Reserve fund.....	25,905 10
County warrants.....	1,967 45	Due depositors.....	257,737 13
Loans on real estate.....	194,962 27	Due banks and bankers.....	28,795 28
Loans on other securities.....	194,814 89		
Loans on personal security (including overdrafts).....	113,184 88		
Money on hand.....	17,654 51		
Due from banks and bankers.....	1,384 47		
Furniture and fixtures.....	3,109 69		
Total resources.....	\$539,437 51	Total liabilities.....	\$539,437 51

Examined by Commissioners Coleman and White.

[January, 1883.]

BANK OF HOLLISTER.

[November 1, 1882.]

Resources.		Liabilities.	
Bank premises	\$8,026 65	Capital paid in coin	\$227,000 00
Other real estate	4,332 70	Reserve fund	21,214 40
Stocks, bonds, and warrants	10,009 37	Due depositors	274,526 00
Loans on real estate	169,979 77	Interest collected	10,526 00
Loans on other securities	176,222 24	Rents and exchange	1,283 00
Loans on personal security (in- cluding overdrafts)	102,215 63		
Money on hand	17,862 56		
Due from banks and bankers	36,476 82		
Furniture and fixtures	3,109 69		
Expenses and taxes	6,311 17		
Total resources	\$534,546 60	Total liabilities	\$534,546 60

Examined by Commissioner White.

HUMBOLDT COUNTY BANK—EUREKA.

[September 28, 1882.]

Resources.		Liabilities.	
Real estate	\$9,705 13	Capital paid in coin	\$60,000 00
Stocks, bonds, and warrants	172 42	Reserve fund	14,448 00
Loans on real estate	54,994 21	Due depositors	88,031 00
Loans on other securities	29,771 16	Due banks and bankers	5,096 00
Loans on personal security (in- cluding overdrafts)	47,898 86	Interest collected	2,236 00
Money on hand	15,264 96	Rents and exchange	834 00
Due from banks and bankers	1,123 65	Other liabilities	101 00
Furniture and fixtures	1,500 00		
Interest accrued	9,451 11		
Expenses and taxes	916 50		
Total resources	\$170,798 00	Total liabilities	\$170,798 00

Examined by Commissioner White.

KERN VALLEY BANK—BAKERSFIELD.

[April 21, 1882.]

Resources.		Liabilities.	
Bank premises	\$2,771 17	Capital paid in coin	\$53,000 00
Other real estate	36,550 29	Reserve fund	2,822 95
Stocks, bonds, and warrants	10,777 52	Due depositors	182,141 03
Loans on real estate	30,460 96	Interest collected	426 40
Loans on personal security (in- cluding overdrafts)	67,098 92		
Money on hand	8,671 28		
Due from banks and bankers	71,212 42		
Furniture and fixtures	2,500 00		
Interest accrued	1,456 23		
Other assets, collections, etc.	6,891 59		
Total resources	\$238,390 38	Total liabilities	\$238,390 38

Examined by Commissioners Coleman and White.

KERN VALLEY BANK—BAKERSFIELD.

[December 13, 1882.]

Resources.		Liabilities.	
Bank premises	\$2,771 17	Capital paid in coin	\$53,000 00
Other real estate	32,728 82	Due depositors	137,361 13
Stocks, bonds, and warrants	3,418 73	Dividends unpaid	80 00
Loans on real estate	16,740 11	Interest collected	2,470 48
Loans on stocks, bonds, and warrants	1,499 00	Rents and exchange	991 42
Loans on other securities	8,416 00	Profit and loss	5,044 77
Loans on personal security (in- cluding overdrafts)	83,916 49		
Money on hand	6,983 19		
Due from banks and bankers	33,436 06		
Furniture and fixtures	2,500 00		
Interest accrued	2,612 36		
Expenses and taxes	721 10		
Other assets	3,204 77		
Total resources	\$198,947 80	Total liabilities	\$198,947 80

Examined by Commissioner Farnum.

BANK OF LAKE.

[May 5, 1882.]

Resources.		Liabilities.	
Bank premises	\$9,000 00	Capital paid in coin	\$44,245 00
Other real estate	26,048 86	Reserve fund	46,010 00
Stocks, bonds, and warrants	1,903 08	Due depositors	44,136 00
Loans on real estate	47,744 37	Dividends unpaid	52 00
Loans on personal security (in- cluding overdrafts)	22,677 56	Interest collected	1,833 00
Money on hand	8,323 02	Rents and exchange	586 00
Due from banks and bankers	6,900 56	Profit and loss	6,484 00
Furniture and fixtures	2,000 00		
Expenses and taxes	1,278 04		
Other assets	17,474 67		
Total resources	\$143,350 16	Total liabilities	\$143,350 16

Examined by Commissioners Watt and White.

LOS ANGELES COUNTY BANK—LOS ANGELES.

[March 14, 1882.]

Resources.		Liabilities.	
Real estate	\$81,603 02	Capital paid in coin	\$100,000 00
United States bonds	1,351 25	Reserve fund	205,000 00
Loans on real estate	203,559 07	Due depositors	186,884 00
Loans on stocks and bonds	14,500 00	Dividends unpaid	623 00
Loans on other securities	8,627 38	Undivided profits	19,962 00
Loans on personal security (in- cluding overdrafts)	84,804 83	Interest collected	2,748 00
Money on hand	67,459 49	Rents and exchange	2,274 00
Due from banks and bankers	49,196 32		
Furniture and fixtures	1,900 00		
Expenses and taxes	2,352 00		
Other assets	2,140 90		
Total resources	\$517,494 26	Total liabilities	\$517,494 26

Examined by Commissioner Coleman.

LOS ANGELES COUNTY BANK—LOS ANGELES.

[December 6, 1882.]

Resources.		Liabilities.	
Real estate	\$76,735 43	Capital paid in coin	\$100,000 00
United States bonds	751 25	Reserve fund	205,000 00
Loans on real estate	225,100 85	Due depositors	259,705 92
Loans on stocks, bonds, and warrants	52,000 00	Due banks and bankers	2,829 23
Loans on other securities	20,207 00	Dividends unpaid	1,055 00
Loans on personal security (in- cluding overdrafts)	147,766 87	Interest collected	13,997 61
Money on hand	58,162 36	Rents and exchange	1,229 65
Due from banks and bankers	10,343 29	Profit and loss	23,948 65
Furniture and fixtures	1,900 00		
Collections	8,832 83		
Expenses and taxes	5,624 98		
Other assets	141 20		
Total resources	\$607,566 06	Total liabilities	\$607,566 06

Examined by Commissioners Farnum and White.

BANK OF MARTINEZ.

[September 15, 1882.]

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Other real estate	5,292 19	Reserve fund	43,467 21
Stocks, bonds, and warrants	35,006 72	Due depositors	223,548 22
Loans on real estate	108,234 47	Interest collected	5,951 82
Loans on other securities	21,566 10		
Loans on personal security (in- cluding overdrafts)	154,495 02		
Money on hand	21,510 16		
Due from banks and bankers	3,482 55		
Furniture and fixtures	2,000 00		
Interest accrued	16,310 74		
Expenses and taxes	159 30		
Total resources	\$372,967 25	Total liabilities	\$372,967 25

Examined by Commissioner Farnum.

MERCED BANK.

[September 21, 1882.]

Resources.		Liabilities.	
Bank premises	\$11,000 00	Capital paid in coin	\$44,775 00
Other real estate	25,678 15	Reserve fund	6,215 66
Loans on real estate	7,405 49	Due depositors	70,531 92
Loans on other securities	1,883 17	Interest collected	184 42
Loans on personal security (in- cluding overdrafts)	58,051 77	Rents and exchange	28 19
Money on hand	8,130 37	Other liabilities	387 77
Due from banks and bankers	5,800 98		
Furniture and fixtures	2,403 78		
Expenses and taxes	1,458 18		
Other assets	310 17		
Total resources	\$122,122 06	Total liabilities	\$122,122 06

Examined by Commissioner Farnum.

MENDOCINO DISCOUNT BANK—MENDOCINO.

[May 9, 1882.]

Resources.		Liabilities.	
Real estate	\$503 86	Capital paid in coin	\$30,000 00
Loans on real estate	14,530 98	Reserve fund	2,068 41
Loans on stocks, bonds, and warrants	2,260 00	Due depositors	21,067 45
Loans on personal security (in- cluding overdrafts)	28,262 39	Due bank of Mendocino	12,744 84
Due from banks and bankers	39,244 91	Interest collected	116 58
Furniture and fixtures	782 97	Rents and exchange	1,308 89
Expenses and taxes	498 56	Other liabilities (collections)	18,798 40
Other assets	20 90		
Total resources	\$86,104 57	Total liabilities	\$86,104 57

Examined by Commissioner Watt.

MODESTO BANK.

[September 22, 1882.]

Resources.		Liabilities.	
Bank premises	\$4,000 00	Capital paid in coin	\$150,000 00
Other real estate	4,443 69	Reserve fund	5,718 10
Stocks, bonds, and warrants	13,880 53	Due depositors	270,025 82
Loans on real estate	151,305 09	Due banks and bankers	5,129 49
Loans on other securities	31,605 00	Interest collected	2,895 19
Loans on personal security (in- cluding overdrafts)	148,061 73	Rents and exchange	212 58
Money on hand	32,045 64	Profit and loss	42,760 93
Due from banks and bankers	70,579 56		
Furniture and fixtures	2,000 00		
Interest accrued	17,243 71		
Expenses and taxes	1,577 16		
Total resources	\$476,742 11	Total liabilities	\$476,742 11

Examined by Commissioner Farnum.

MONO COUNTY BANK—BODIE.

[September 16, 1882.]

Resources.		Liabilities.	
Bank premises	\$5,750 00	Capital paid in coin	\$20,000 00
Stocks, bonds, and warrants	785 30	Reserve fund	10,831 80
Loans on real estate	5,262 74	Due depositors	71,633 54
Loans on stocks, bonds, and warrants	18,231 17	Interest collected	467 22
Loans on personal security (in- cluding overdrafts)	10,762 54		
Money on hand	22,571 58		
Due from banks and bankers	35,983 16		
Furniture and fixtures	2,375 00		
Expenses and taxes	124 80		
Other assets	1,086 27		
Total resources	\$102,932 56	Total liabilities	\$102,932 56

Examined by Commissioner Litchfield.

BANK OF NAPA.

[September 21, 1882.]

Resources.		Liabilities.	
Bank premises—Furniture and fixtures.....	\$16,000 00	Capital paid in coin.....	\$186,300 00
Other real estate.....	143,548 23	Reserve fund.....	70,563 67
Stocks, bonds, and warrants.....	14,000 00	Due depositors.....	128,775 57
Loans on real estate.....	86,433 38	Dividends unpaid.....	1,497 85
Loans on other securities.....	5,735 21		
Loans on personal security (including overdrafts).....	75,113 33		
Money on hand.....	15,164 95		
Due from banks and bankers.....	31,141 99		
Total resources.....	\$387,137 09	Total liabilities.....	\$387,137 09

Examined by Commissioner White.

NEVADA BANK OF SAN FRANCISCO.

[October 25, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$500,000 00	Capital paid in coin.....	\$3,000,000 00
Other real estate.....	48,667 20	Reserve fund.....	4,000,000 00
Stocks, bonds, and warrants.....	3,108,406 20	Due depositors.....	5,958,754 50
Loans on real estate.....	322,993 88	Due banks and bankers.....	2,063,215 48
Loans on stocks, bonds, and warrants.....	362,774 54	Interest collected.....	5,728 94
Loans on other securities.....	1,506,680 12	Rents and exchange.....	10,667 22
Loans on personal security (including overdrafts).....	3,067,824 75	Taxes.....	72,113 16
Money on hand.....	1,208,102 84	Profit and loss.....	715,979 68
Due from banks and bankers.....	5,813,152 12	Other liabilities.....	135,592 06
Other assets.....	22,849 47		
Total resources.....	\$15,961,451 12	Total liabilities.....	\$15,961,451 12

Examined by Commissioners Farnum and Litchfield.

PACIFIC BANK—SAN FRANCISCO.

[October 21, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$150,000 00	Capital paid in coin.....	\$1,000,000 00
Other real estate.....	12,825 35	Profit and loss.....	327,719 14
Stocks, bonds, and warrants.....	637,528 95	Due depositors.....	2,100,959 57
Loans on real estate.....	171,285 00	Due banks and bankers.....	435,842 97
Loans on stocks, bonds, and warrants.....	199,870 45	Interest collected.....	47,156 23
Loans on other securities.....	515,873 38	Rents and exchange.....	6,123 51
Loans on personal security (including overdrafts).....	1,079,516 97	Other liabilities.....	488 39
Money on hand.....	859,191 40		
Due from banks and bankers.....	272,791 68		
Expenses and taxes.....	19,406 83		
Total resources.....	\$3,918,289 81	Total liabilities.....	\$3,918,289 81

Examined by Commissioners Farnum and Litchfield.

PETALUMA SAVINGS BANK.

[August 30, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$5,500 00	Capital paid in coin.....	\$100,000 00
Other real estate.....	8,750 00	Reserve fund.....	29,181 57
Stocks, bonds, and warrants.....	7,000 00	Due depositors.....	266,604 93
Loans on real estate.....	178,678 00	Due banks and bankers.....	385 21
Loans on stocks, bonds, and warrants.....	3,831 00	Interest collected.....	2,858 38
Loans on other securities.....	150 00		
Loans on personal security (including overdrafts).....	153,231 07		
Money on hand.....	22,127 95		
Due from banks and bankers.....	18,002 07		
Furniture and fixtures.....	1,500 00		
Expenses and taxes.....	260 00		
Total resources.....	\$399,030 09	Total liabilities.....	\$399,030 09

Examined by Commissioner White.

Note.—This is a commercial bank.

SALINAS CITY BANK.

[March 29, 1882.]

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$200,000 00
Other real estate	23,080 23	Reserve fund	50,740 16
Stocks, bonds, and warrants	161,538 81	Due depositors	276,908 93
Loans on real estate	120,187 06		
Loans on stocks, bonds, and warrants	7,938 38		
Loans on other securities	21,369 85		
Loans on personal security (including overdrafts)	80,473 39		
Money on hand	18,243 50		
Due from banks and bankers	79,517 87		
Furniture and fixtures	2,300 00		
Total resources	\$527,649 09	Total liabilities	\$527,649 09

Examined by Commissioners Coleman and White.

SALINAS CITY BANK.

[November 3, 1882.]

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$200,000 00
Other real estate	22,880 23	Reserve fund	44,536 71
Stocks, bonds, and warrants	175,941 16	Due depositors	527,360 28
Loans on real estate	119,838 77	Due banks and bankers	262 68
Loans on other securities	87,652 20	Interest collected	15,335 74
Loans on personal security (including overdrafts)	85,739 96	Rents and exchange	2,567 48
Money on hand	30,590 65		
Due from banks and bankers	247,150 80		
Furniture and fixtures	2,300 00		
Expenses and taxes	5,269 12		
Total resources	\$790,362 89	Total liabilities	\$790,362 89

Examined by Commissioner White.

SAVINGS BANK OF SANTA ROSA.

[September 27, 1882.]

Resources.		Liabilities.	
Bank premises	\$10,629 25	Capital paid in coin	\$150,000 00
Other real estate	11,888 08	Reserve fund	13,917 98
Stocks, bonds, and warrants	893 97	Due depositors	194,010 60
Loans on real estate	99,176 53	Due banks and bankers	1,524 59
Loans on other securities	57,259 05	Dividends unpaid	313 00
Loans on personal security (including overdrafts)	65,168 53	Interest collected	710 10
Money on hand	67,550 18	Rents and exchange	1,012 00
Due from banks and bankers	45,716 70	Other liabilities	96 58
Furniture and fixtures	3,124 93		
Expenses and taxes	177 63		
Total resources	\$361,584 85	Total liabilities	\$361,584 85

Examined by Commissioner Litchfield.

SACRAMENTO BANK.

[October 5, 1882.]

Resources.		Liabilities.	
Bank premises	\$22,399 38	Capital paid in coin	\$150,000 00
Other real estate	35,499 26	Reserve fund	11,665 81
Stocks, bonds, and warrants	30,799 49	Due depositors	1,883,597 45
Loans on real estate	2,016,984 06	Interest collected	30,902 82
Money on hand	37,376 69	Rents and exchange	5,076 60
Due from banks and bankers	47,553 33	Taxes	16,431 35
Expenses and taxes	9,609 97	Profit and loss	57,269 96
Other assets	1,625 05	Mortgage tax	43,806 18
		Other liabilities	3,097 06
Total resources	\$2,201,847 23	Total liabilities	\$2,201,847 23

Examined by Commissioners Farnum and Litchfield.

BANK OF SAN JOSÉ.

[October 9, 1882.]

Resources.		Liabilities.	
Bank premises	\$120,000 00	Capital paid in coin	\$218,126 00
Other real estate	15,322 30	Reserve fund	122,345 27
Stocks, bonds, and warrants	31,399 52	Due depositors	697,222 62
Loans on real estate	274,725 64	Due banks and bankers	14,095 20
Loans on stocks, bonds, and warrants	138,335 08	Dividends unpaid	807 48
Loans on other securities	17,555 39	Interest collected	8,353 16
Loans on personal security (including overdrafts)	143,509 58	Rents and exchange	4,397 15
Money on hand	94,014 41		
Due from banks and bankers	223,348 73		
Furniture and fixtures	3,000 00		
Expenses and taxes	4,135 23		
Total resources	\$1,065,345 88	Total liabilities	\$1,065,345 88

Examined by Commissioner White.

SAN JOAQUIN VALLEY BANK—STOCKTON.

[October 12, 1882.]

Resources.		Liabilities.	
Real estate	\$1,688 05	Capital paid in coin	\$132,150 00
Loans on real estate	82,311 89	Due depositors	282,379 66
Loans on personal security (including overdrafts)	152,041 76	Dividends unpaid	1,709 00
Money on hand	176,369 70	Interest collected	750 42
Due from banks and bankers	21,988 45	Profit and loss	20,677 57
Furniture and fixtures	2,700 00		
Other assets	567 00		
Total resources	\$437,666 85	Total liabilities	\$437,666 85

Examined by Commissioner Farnum.

SANTA ROSA BANK.

[September 26, 1882.]

Resources.		Liabilities.	
Bank premises	\$10,581 15	Capital paid in coin	\$300,000 00
Other real estate	53,530 49	Reserve fund	49,267 76
Stocks, bonds, and warrants	5,500 00	Due depositors	272,370 55
Loans on real estate	234,108 45	Due banks and bankers	28,256 98
Loans on other securities	51,816 65	Dividends unpaid	208 00
Loans on personal security (including overdrafts)	139,430 51	Interest collected	13,892 08
Money on hand	43,164 51	Rents and exchange	607 78
Due from banks and bankers	76,609 57		
Interest accrued	18,715 96		
Expenses and taxes	12,103 55		
Other assets	19,042 31		
Total resources	\$664,603 15	Total liabilities	\$664,603 15

Examined by Commissioner Litchfield.

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[October 10, 1882.]

Resources.		Liabilities.	
Stocks, bonds, and warrants	\$7,042 40	Capital paid in coin	\$105,000 00
Loans on real estate	135,854 92	Reserve fund	38,411 79
Loans on stocks, bonds, and warrants	34,301 10	Due depositors	243,514 55
Loans on other securities	138,507 69	Due banks and bankers	27,049 33
Loans on personal security (including overdrafts)	74,039 37	Undivided profits	5,331 37
Money on hand	23,535 17	Interest collected	4,206 28
Due from banks and bankers	3,711 42		
Furniture and fixtures	175 00		
Interest accrued	4,485 26		
Expenses and taxes	1,860 99		
Total resources	\$423,513 32	Total liabilities	\$423,513 32

Examined by Commissioner White.

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[March 27, 1882.]

Resources.		Liabilities.	
One half bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Other real estate	40,446 34	Reserve fund	2,625 14
Stocks, bonds, and warrants	20,208 90	Due depositors	101,291 50
Loans on real estate	10,467 81	Due banks and bankers	2,307 97
Loans on personal security (including overdrafts)	64,610 63	Interest collected	2,656 70
Money on hand	5,367 33	Rents and exchange	284 75
Due from banks and bankers	30,356 90		
Furniture and fixtures	1,500 00		
Interest accrued	4,760 00		
Expenses	666 75		
Collections	4,281 40		
Total resources	\$189,166 06	Total liabilities	\$189,166 06

Examined by Commissioners Coleman and White.

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[November 25, 1882.]

Resources.		Liabilities.	
One half bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Other real estate	39,946 34	Reserve fund	3,560 00
Stocks, bonds, and warrants	73,942 53	Due depositors	168,668 44
Loans on real estate	11,110 00	Due banks and bankers	1,123 53
Loans on other securities	1,304 25	Dividends unpaid	335 49
Loans on personal security (including overdrafts)	36,568 23	Interest collected	2,813 55
Money on hand	2,282 84	Rents and exchange	1,176 10
Due from banks and bankers	72,235 81	Profit and loss	1,276 60
Furniture and fixtures	1,500 00		
Interest accrued	3,300 00		
Expenses and taxes	1,513 62		
Other assets	4,250 00		
Total resources	\$258,953 62	Total liabilities	\$258,953 62

Examined by Commissioners Farnum and White.

BANK OF SAN LUIS OBISPO.

[April 20, 1882.]

Resources.		Liabilities.	
Bank premises	\$20,000 00	Capital paid in coin	\$88,050 00
Other real estate	60,944 73	Reserve fund	63,216 55
Stocks, bonds, and warrants	2,365 34	Due depositors	204,829 90
Loans on real estate	93,547 16	Other liabilities	2,932 90
Loans on personal security (including overdrafts)	93,099 98		
Money on hand	27,860 58		
Due from banks and bankers	18,281 32		
Interest accrued	41,340 23		
Other assets	1,590 01		
Total resources	\$359,029 35	Total liabilities	\$359,029 35

Examined by Commissioner Watt.

BANK OF SUISUN.

[April 13, 1882.]

Resources.		Liabilities.	
Real estate	\$6,724 28	Capital paid in coin	\$100,000 00
Loans on real estate	214,607 56	Reserve fund	44,547 07
Loans on other securities	21,574 09	Due depositors	248,394 03
Loans on personal security (including overdrafts)	68,219 85	Dividends unpaid	276 00
Money on hand	45,048 29	Undivided profits	6,645 59
Due from banks and bankers	17,568 73		
Furniture and fixtures	3,007 05		
Interest accrued	23,112 84		
Total resources	\$399,862 69	Total liabilities	\$399,862 69

Examined by Commissioner White.

[January,
1883.]

BANK OF SUISUN.

[December 6, 1882.]

Resources.		Liabilities.	
Real estate.....	\$3,602 52	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	210,157 22	Reserve fund.....	51,924 34
Loans on other securities.....	12,696 00	Due depositors.....	367,745 13
Loans on personal security (in- cluding overdrafts).....	48,157 48	Profit and loss.....	8,903 94
Money on hand.....	43,693 68	Other liabilities.....	581 74
Due from banks and bankers.....	192,694 63		
Furniture and fixtures.....	3,007 05		
Interest accrued.....	15,046 24		
Total resources.....	\$529,054 82	Total liabilities.....	\$529,054 82

Examined by Commissioner Litchfield.

BANK OF STOCKTON.

[October 12, 1882.]

Resources.		Liabilities.	
Real estate.....	\$7,403 17	Capital paid in coin.....	\$174,100 00
Stocks, bonds, and warrants.....	101,206 25	Due depositors.....	168,711 48
Loans on real estate.....	9,000 00	Due banks and bankers.....	140,288 87
Loans on other securities.....	341,176 30	Dividends unpaid.....	725 49
Money on hand.....	17,670 60	Rents and exchange.....	152 89
Expenses and taxes.....	7,851 38	Profit and loss.....	2,492 73
Other assets.....	2,163 47		
Total resources.....	\$486,471 17	Total liabilities.....	\$486,471 17

Examined by Commissioner Farnum.

NOTE.—This bank has voluntarily retired, and organized as a National Bank.

SONOMA VALLEY BANK—SONOMA.

[September 25, 1882.]

Resources.		Liabilities.	
Real estate.....	\$10,867 99	Capital paid in coin.....	\$53,100 00
Loans on real estate.....	50,966 59	Reserve fund.....	14,365 55
Loans on stocks, bonds, and warrants.....	950 00	Due depositors.....	35,722 75
Loans on other securities.....	4,736 35	Dividends unpaid.....	25 00
Loans on personal security (in- cluding overdrafts).....	21,735 32	Interest collected.....	1,093 54
Money on hand.....	4,099 69	Other liabilities.....	1,780 93
Due from banks and bankers.....	10,975 56		
Furniture and fixtures.....	1,014 00		
Expenses and taxes.....	742 27		
Total resources.....	\$106,087 77	Total liabilities.....	\$106,087 77

Examined by Commissioner White.

BANK OF SONOMA COUNTY—PETALUMA.

[August 31, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$19,000 00	Capital paid in coin.....	\$300,000 00
Other real estate.....	7,335 25	Reserve fund.....	18,713 05
Loans on real estate.....	280,104 75	Due depositors.....	235,690 24
Loans on other securities.....	33,800 00	Due banks and bankers.....	1,921 92
Loans on personal security (in- cluding overdrafts).....	167,024 13	Dividends unpaid.....	1,630 00
Money on hand.....	25,401 57	Rents and exchange.....	1,021 50
Due from banks and bankers.....	22,316 28		
Furniture and fixtures.....	3,940 00		
Expenses and taxes.....	54 73		
Total resources.....	\$558,976 71	Total liabilities.....	\$558,976 71

Examined by Commissioner White.

BANK OF TEHAMA COUNTY—RED BLUFF.

[March 20, 1882.]

Resources.		Liabilities.	
Real estate.....	\$2,775 00	Capital paid in coin.....	\$160,000 00
Warrants.....	17,007 62	Reserve fund.....	35,000 00
Loans on real estate.....	168,083 16	Due depositors.....	249,299 92
Loans on stocks and bonds.....	800 00	Due banks and bankers.....	116,446 38
Loans on other securities.....	24,696 82	Dividends unpaid.....	40 00
Loans on personal security (in- cluding overdrafts).....	344,203 04	Suspense.....	1,000 00
Money on hand.....	15,300 81	Interest collected.....	3,659 33
Furniture and fixtures.....	4,800 00	Rents and exchange.....	144 48
Expenses and taxes.....	1,261 60	Collections.....	1,390 00
		Profit and loss.....	11,947 48
Total resources.....	\$578,928 05	Total liabilities.....	\$578,928 05

Examined by Commissioner Watt.

BANK OF TEHAMA COUNTY—RED BLUFF.

[November 17, 1882.]

Resources.		Liabilities.	
Real estate.....	\$21,000 00	Capital paid in coin.....	\$160,000 00
Stocks, bonds, and warrants.....	25,105 93	Reserve fund.....	35,000 00
Loans on real estate.....	152,945 78	Due depositors.....	368,512 95
Loans on other securities.....	15,550 28	Due banks and bankers.....	67,400 00
Loans on personal security (in- cluding overdrafts).....	341,622 50	Interest collected.....	7,591 54
Money on hand.....	27,399 22	Rents and exchange.....	1,100 74
Due from banks and bankers.....	65,100 11	Profit and loss.....	13,943 81
Furniture and fixtures.....	3,979 55	Other liabilities.....	2,448 10
Expenses and taxes.....	3,293 77		
Total resources.....	\$655,997 14	Total liabilities.....	\$655,997 14

Examined by Commissioners Litchfield and White.

BANK OF TOMALES.

[July 10, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$4,963 56	Capital paid in coin.....	\$60,000 00
Other real estate.....	4,888 32	Reserve fund.....	50,000 00
Stocks, bonds, and warrants.....	3,964 73	Due depositors.....	68,784 67
Loans on real estate.....	97,129 37	Due banks and bankers.....	378 45
Loans on stocks, bonds, and warrants.....	10,000 00	Other liabilities.....	58 07
Loans on personal security (in- cluding overdrafts).....	38,652 75		
Money on hand.....	4,057 88		
Due from banks and bankers.....	15,275 03		
Expenses and taxes.....	289 55		
Total resources.....	\$179,221 19	Total liabilities.....	\$179,221 19

Examined by Commissioners Farnum and White.

BANK OF UKIAH.

[May 6, 1882.]

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$206,000 00
Other real estate.....	10,099 95	Reserve fund.....	20,535 96
Stocks, bonds, and warrants.....	3,159 57	Due depositors.....	56,040 51
Loans on real estate.....	152,144 45	Due banks and bankers.....	14,738 54
Loans on stocks, bonds and warrants.....	1,659 52	Interest collected.....	6,539 49
Loans on personal security (in- cluding overdrafts).....	71,218 41		
Money on hand.....	53,855 89		
Expenses and taxes.....	1,519 98		
Other assets.....	196 73		
Total resources.....	\$303,854 50	Total liabilities.....	\$303,854 50

Examined by Commissioners Watt and White.

BANK OF VENTURA—SAN BUENAVENTURA.

[December 11, 1882.]

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Other real estate	10,157 90	Reserve fund	7,379 00
Stocks, bonds, and warrants	53,114 65	Due depositors	115,481 41
Loans on real estate	33,218 00	Due banks and bankers	12,231 83
Loans on stocks, bonds, and warrants	11,156 00	Interest collected	148 43
Loans on other securities	30,327 00	Rents and exchange	122 12
Loans on personal security (including overdrafts)	54,059 66		
Money on hand	23,597 30		
Due from banks and bankers	1,699 39		
Furniture and fixtures	2,000 00		
Interest accrued	3,000 00		
Expenses and taxes	33 85		
Total resources	\$225,363 75	Total liabilities	\$225,363 75

Examined by Commissioner White.

BANK OF VISALIA.

[April 20, 1882.]

Resources.		Liabilities.	
Bank premises	\$7,600 00	Capital paid in coin	\$200,000 00
Other real estate	18,421 63	Reserve fund	9,368 06
Stocks, bonds, and warrants	29,725 42	Due depositors	262,941 14
Loans on real estate	204,140 84		
Loans on stocks, bonds, and warrants	6,110 65		
Loans on other securities	14,456 22		
Loans on personal security (including overdrafts)	132,457 51		
Money on hand	38,350 15		
Due from banks and bankers	11,979 60		
Furniture and fixtures	4,400 00		
Other assets (collections)	4,667 18		
Total resources	\$472,309 20	Total liabilities	\$472,309 20

Examined by Commissioners Coleman and White.

BANK OF VISALIA.

[December 14, 1882.]

Resources.		Liabilities.	
Bank premises	\$7,600 00	Capital paid in coin	\$200,000 00
Other real estate	18,421 63	Due depositors	187,380 46
Stocks, bonds, and warrants	9,698 69	Due banks and bankers	52,479 40
Loans on real estate	213,545 74	Interest collected	21,986 29
Loans on personal security (including overdrafts)	174,863 03	Rents and exchange	553 50
Money on hand	17,861 54	Profit and loss	8,777 68
Due from banks and bankers	15,058 81	Other liabilities	313 40
Furniture and fixtures	4,400 00		
Expenses and taxes	8,322 66		
Other assets	1,718 63		
Total resources	\$471,490 73	Total liabilities	\$471,490 73

Examined by Commissioner Farnum.

BANK OF WATSONVILLE.

[March 28, 1882.]

Resources.		Liabilities.	
Bank premises	\$12,954 05	Capital paid in coin	\$140,000 00
Other real estate	44,425 98	Reserve fund	18,490 37
United States bonds	76,663 75	Due depositors	155,193 86
Loans on real estate	87,622 72	Other liabilities	35 53
Loans on stocks, bonds, and warrants	17,064 76		
Loans on other securities	14,542 64		
Loans on personal security (including overdrafts)	16,555 12		
Money on hand	15,369 31		
Due from banks and bankers	21,414 17		
Furniture and fixtures	2,129 90		
Interest accrued	4,682 91		
Other assets	294 45		
Total resources	\$313,719 76	Total liabilities	\$313,719 76

Examined by Commissioners Coleman and White.

BANK OF WATSONVILLE.

[November 28, 1882.]

Resources.		Liabilities.	
Bank premises	\$12,954 05	Capital paid in coin	\$140,000 00
Other real estate	37,400 98	Reserve fund	4,748 40
Stocks, bonds, and warrants	86,666 92	Due depositors	394,899 56
Loans on real estate	114,850 00	Interest collected	1,417 99
Loans on stocks, bonds, and warrants	30,497 85	Rents and exchange	2,677 95
Loans on other securities	82,003 71	Suspense	228 27
Loans on personal security (including overdrafts)	22,545 40	Profit and loss	12,984 52
Money on hand	11,979 70		
Due from banks and bankers	150,383 07		
Furniture and fixtures	2,129 90		
Interest accrued	1,643 92		
Expenses and taxes	3,600 66		
Other assets	300 53		
Total resources	\$556,956 69	Total liabilities	\$556,956 69

Examined by Commissioners Farnum and White.

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[November 6, 1882.]

Resources.		Liabilities.	
Real estate	\$128,017 10	Capital paid in coin	\$500,000 00
Stocks, bonds, and warrants	137,490 89	Reserve fund	2,186,484 90
Loans on real estate	87,376 05	Due depositors	1,855,220 66
Loans on other securities	758,076 51	Due banks and bankers	5,293 27
Loans on personal security (including overdrafts)	1,690,892 93	Rents and exchange	8,643 78
Money on hand	417,794 62	Contingent fund	32,131 15
Due from banks and bankers	51,211 83	Other liabilities	934 69
Furniture and fixtures	4,854 25		
Other assets	3,006 90		
Due from other agencies	1,309,989 40		
Total resources	\$4,588,710 48	Total liabilities	\$4,588,710 48

Examined by Commissioners Farnum and Litchfield.

BANK OF WILLOWS.

[April 10, 1882.]

Resources.		Liabilities.	
Bank premises	\$6,000 00	Capital paid in coin	\$50,000 00
Loans on other securities (grain)	91,257 49	Reserve fund	4,354 14
Loans on personal security (including overdrafts)	49,238 47	Due depositors	98,844 42
Money on hand	12,543 36	Due banks and bankers	18,216 80
Due from banks and bankers	13,029 28	Interest collected	3,527 60
Furniture and fixtures	2,000 00	Other liabilities	5 40
Expenses and taxes	879 76		
Total resources	\$174,948 36	Total liabilities	\$174,948 36

Examined by Commissioner Watt.

BANK OF WILLOWS.

[November 16, 1882.]

Resources.		Liabilities.	
Bank premises	\$6,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	118,297 00	Reserve fund	11,462 09
Loans on stocks, bonds, and warrants	10,000 00	Due depositors	125,512 14
Loans on other securities	101,309 83	Due banks and bankers	70,268 06
Loans on personal security (including overdrafts)	54,615 46	Interest collected	1,197 33
Money on hand	15,709 29	Other liabilities	68 00
Furniture and fixtures	2,000 00		
Expenses and taxes	576 04		
Total resources	\$308,507 62	Total liabilities	\$308,507 62

Examined by Commissioners Litchfield and White.

BANK OF WOODLAND.

[April 13, 1882.]

Resources.		Liabilities	
Bank premises	\$13,131 33	Capital paid in coin	\$450,000 00
Other real estate	4,262 30	Reserve fund	28,034 18
Stocks, bonds, and warrants	220,736 18	Due depositors	608,893 82
Loans on real estate	325,146 38		
Loans on other securities	82,485 84		
Loans on personal security (in- cluding overdrafts)	124,500 74		
Money on hand	85,165 08		
Due from banks and bankers	229,001 90		
Furniture and fixtures	1,318 00		
Other assets	1,180 25		
Total resources	\$1,086,928 00	Total liabilities	\$1,086,928 00

Examined by Commissioner Watt.

BANK OF WOODLAND.

[November 14, 1882.]

Resources.		Liabilities.	
Bank premises	\$13,231 45	Capital paid in coin	\$450,000 00
Other real estate	4,262 30	Reserve fund	13,500 00
Stocks, bonds, and warrants	220,690 05	Due depositors	675,821 72
Loans on real estate	342,024 01	Interest collected	25,187 92
Loans on other securities	297,889 49	Rents and exchange	571 50
Loans on personal security (in- cluding overdrafts)	126,128 20	Profit and loss	2,327 57
Money on hand	114,311 98		
Due from banks and bankers	42,791 08		
Furniture and fixtures	1,404 00		
Expenses and taxes	4,303 55		
Other assets	372 60		
Total resources	\$1,167,408 71	Total liabilities	\$1,167,408 71

Examined by Commissioners Litchfield and White.

BANK COMMISSIONERS' EXAMINATIONS

OF THE

FOREIGN COMMERCIAL BANKS,

OF SAN FRANCISCO,

MADE SINCE FOURTH ANNUAL REPORT.

FOREIGN COMMERCIAL BANKS.

BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED)—SAN FRANCISCO.

[April 3, 1882.]

Resources.		Liabilities.	
Bank premises	\$58,223 50	Due head office in London	\$3,306,032 36
Bonds and warrants	34,615 73	Due depositors	2,858,226 84
Loans on real estate	176,157 09	Due banks and bankers	166,138 28
Loans on stocks and bonds	176,452 42	Undivided profits	76,067 29
Loans on other securities	466,509 81	Other liabilities	35,556 36
Loans on personal security (including overdrafts)	2,578,424 52		
Money on hand	1,354,417 88		
Due from banks and bankers	711,799 45		
Bullion on hand and in transit	482,360 82		
Letters of credit	274,044 47		
Remittances in transit	105,818 11		
Other assets	23,197 33		
Total resources	\$6,442,021 13	Total liabilities	\$6,442,021 13

Examined by Commissioners Coleman and Watt.

BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED)—SAN FRANCISCO.

[December 20, 1882.]

Resources.		Liabilities.	
Bank premises	\$103,204 51	Due head office in London	\$3,676,222 94
Stocks, bonds, and warrants	52,380 80	Due depositors	3,536,185 60
Loans on real estate	231,555 87	Due banks and bankers (foreign)	176,553 97
Loans on stocks, bonds, and warrants	150,531 10	Undivided profits	27,947 56
Loans on other securities	379,073 28	Interest collected	141,984 23
Loans on personal security (including overdrafts)	3,221,760 06	Other liabilities	142,644 75
Money on hand	1,768,322 74		
Due from banks and bankers	682,060 70		
Furniture and fixtures	13,913 55		
Bullion	670,975 33		
Expenses and taxes	53,884 64		
Other assets	373,876 47		
Total resources	\$7,701,539 05	Total liabilities	\$7,701,539 05

Examined by Commissioners Farnum and Litchfield.

BRANCH OF THE BANK OF BRITISH COLUMBIA—SAN FRANCISCO.

[October 19, 1882.]

Resources.		Liabilities.	
Stocks, bonds, and warrants	\$120,984 35	Due head office at London, and branches of this bank	\$705,993 89
Loans on stocks, bonds, and warrants	143,987 54	Due depositors	312,679 58
Loans on other securities	232,908 91	Due banks and bankers	172,468 66
Loans on personal security (including overdrafts)	328,429 81		
Money on hand	352,836 58		
Due from banks and bankers	31,994 84		
Total resources	\$1,191,142 03	Total liabilities	\$1,191,142 03

Examined by Commissioners Farnum and Litchfield.

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[October 28, 1882.]

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants	\$50,158 61	Due head office—London	\$720,218 31
Loans on other securities	474,700 00	Due depositors	324,037 93
Loans on personal security (including overdrafts)	291,540 32	Due banks and bankers	11,602 07
Money on hand	239,459 38		
Total resources	\$1,055,858 31	Total liabilities	\$1,055,858 31

Examined by Commissioners Farnum and Litchfield.

BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED)—SAN FRANCISCO.

[October 30, 1882.]

Resources.		Liabilities.	
Real estate	\$37,313 11	Due head office, London	\$2,989,176 33
Loans on real estate	97,800 00	Due depositors	1,776,188 72
Loans on stocks, bonds, and warrants	388,719 54	Due banks and bankers	534,482 43
Loans on other securities	1,117,498 03	Suspense	34,000 00
Loans on personal security (including overdrafts)	1,295,194 75	Other liabilities	4,926 77
Money on hand	1,519,271 74		
Due from banks and bankers	466,490 86		
Expenses and taxes	933 83		
Other assets	153,531 82		
Letters of credit accepted and not matured	262,020 57		
Total resources	\$5,338,774 25	Total liabilities	\$5,338,774 25

Examined by Commissioners Farnum and Litchfield.

STATISTICAL INFORMATION

OF THE

SEVENTEEN LIVE SAVINGS BANKS,

January 1, 1883.

STATISTICS.

STATISTICAL INFORMATION

Supplementary to the Report of "The California Savings and Loan Society, San Francisco," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883.....		520
2. Number of deposit accounts open during past year.....		159
3. Number of deposit accounts closed during past year.....		97
4. Amount deposited during the past year.....		\$172,496 09
5. Amount withdrawn during the past year.....		\$137,958 33
6. Amount of dividends or interest to depositors for past year.....		\$11,027 65
7. Rate per cent per annum of such dividends or interest { Term.....	4.32 per cent.	
{ Ordinary.....	3.60 per cent.	
8. Amount of dividends to stockholders for past year.....		\$3,336 10
9. Rate per cent per annum of same on paid up capital.....	4.66 per cent.	
10. Amount added to reserve fund during past year.....		\$286 55
11. Amount of gross earnings during past year.....		\$24,402 16
12. Amount of net earnings during past year.....		\$14,650 30
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....		Dec. 31, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....		None.

STATISTICAL INFORMATION

Supplementary to the Report of the "French Savings and Loan Society, San Francisco," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	4,493
2. Number of deposit accounts open during past year	611
3. Number of deposit accounts closed during past year	293
4. Amount deposited during the past year	\$1,221,179 41
5. Amount withdrawn during the past year	\$1,065,716 48
6. Amount of dividends or interest to depositors for past year	\$72,022 87
7. Rate per cent per annum of such dividends or interest—Ordinary	3.92½ per cent.
8. Amount of dividends to stockholders for past year	\$7,096 07
9. Rate per cent per annum of same on paid up capital	4½ per cent.
10. Amount added to reserve fund during past year	\$4,618 07
11. Amount of gross earnings during past year	\$111,526 85
12. Amount of net earnings during past year	\$81,208 24
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 30, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "German Savings and Loan Society, San Francisco," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	11,728
2. Number of deposit accounts open during past year	2,470
3. Number of deposit accounts closed during past year	1,650
4. Amount deposited during the past year	\$4,532,584 00
5. Amount withdrawn during the past year	\$3,767,940 00
6. Amount of dividends or interest to depositors for past year	\$364,136 44
7. Rate per cent per annum of such dividends or interest { Term Ordinary	4.32 per cent 3.60 per cent
8. Amount of dividends to stockholders for past year	None
9. Rate per cent per annum of same on paid up capital	None
10. Amount added to reserve fund during past year	\$503,968 00
11. Amount of gross earnings during past year	\$404,146 00
12. Amount of net earnings during past year	July 1, 1882
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	None
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None

STATISTICAL INFORMATION

Supplementary to the Report of the "Hibernia Savings and Loan Society," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	25,590
2. Number of deposit accounts open during past year	1,500
3. Number of deposit accounts closed during past year	1,500
4. Amount deposited during the past year	\$669,750 00
5. Amount withdrawn during the past year	4 per cent
6. Amount of dividends or interest to depositors for past year	per cent
7. Rate per cent per annum of such dividends or interest—Term	4 per cent
8. Amount of dividends to stockholders for past year	per cent
9. Rate per cent per annum of same on paid up capital	per cent
10. Amount added to reserve fund during past year	\$756,211 00
11. Amount of gross earnings during past year	
12. Amount of net earnings during past year	
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	

STATISTICAL INFORMATION

Supplementary to the Report of the "Humboldt Savings and Loan Society, San Francisco," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	2,529
2. Number of deposit accounts open during past year	438
3. Number of deposit accounts closed during past year	316
4. Amount deposited during the past year	\$1,451,299 89
5. Amount withdrawn during the past year	\$1,224,264 51
6. Amount of dividends or interest to depositors for past year	\$69,266 68
7. Rate per cent per annum of such dividends or interest { Term, July and Jan. Ordin. July and Jan.	5 per cent. 4 per cent.
8. Amount of dividends to stockholders for past year	\$8,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$2,500 00
11. Amount of gross earnings during past year	\$125,562 50
12. Amount of net earnings during past year	\$89,375 82
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Bank of Mendocino," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	606
2. Number of deposit accounts open during past year	833
3. Number of deposit accounts closed during past year	227
4. Amount deposited during the past year	\$435,337 04
5. Amount withdrawn during the past year	\$383,135 26
6. Amount of dividends or interest to depositors for past year	\$17,886 03
7. Rate per cent per annum of such dividends or interest—Term	5 1/8 per cent.
8. Amount of dividends to stockholders for past year	
9. Rate per cent per annum of same on paid up capital	
10. Amount added to reserve fund during past year	\$944 60
11. Amount of gross earnings during past year	\$25,178 19
12. Amount of net earnings during past year	\$20,843 71
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$10 97

STATISTICAL INFORMATION

Supplementary to the Report of the "Merced Security Savings Bank," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	-----
2. Number of deposit accounts open during past year	-----
3. Number of deposit accounts closed during past year	-----
4. Amount deposited during the past year	-----
5. Amount withdrawn during the past year	-----
6. Amount of dividends or interest to depositors for past year	-----
7. Rate per cent per annum of such dividends or interest—Term	-----
8. Amount of dividends to stockholders for past year	-----
9. Rate per cent per annum of same on paid up capital	-----
10. Amount added to reserve fund during past year	-----
11. Amount of gross earnings during past year	-----
12. Amount of net earnings during past year	-----
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	-----
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	-----

STATISTICAL INFORMATION

Supplementary to the Report of the "Oakland Bank of Savings," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	-----
2. Number of deposit accounts open during past year	-----
3. Number of deposit accounts closed during past year	-----
4. Amount deposited during the past year	-----
5. Amount withdrawn during the past year	-----
6. Amount of dividends or interest to depositors for past year	-----
7. Rate per cent per annum of such dividends or interest—Term	-----
8. Amount of dividends to stockholders for past year	-----
9. Rate per cent per annum of same on paid up capital	-----
10. Amount added to reserve fund during past year	-----
11. Amount of gross earnings during past year	-----
12. Amount of net earnings during past year	-----
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	-----
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	-----

STATISTICAL INFORMATION

Supplementary to the Report of the "People's Savings Bank, Sacramento," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	-----	325
2. Number of deposit accounts open during past year	-----	170
3. Number of deposit accounts closed during past year	-----	68
4. Amount deposited during the past year	-----	\$409,359 35
5. Amount withdrawn during the past year	-----	\$374,564 21
6. Amount of dividends or interest to depositors for past year	-----	\$7,911 70
7. Rate per cent per annum of such dividends or interest—Ordinary	-----	5½ per cent.
8. Amount of dividends to stockholder for past year	-----	\$11,764 74
9. Rate per cent per annum of same on paid up capital	-----	5½ per cent.
10. Amount added to reserve fund during past year	-----	\$2,510 05
11. Amount of gross earnings during past year	-----	\$42,540 08
12. Amount of net earnings during past year	-----	\$25,100 42
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	-----	Dec. 30.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	-----	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "San Francisco Savings Union, San Francisco," on the morning of January 1, 1883.

1. Number of deposit accounts open December 30, 1882	-----	15,552
2. Number of deposit accounts open during past year	-----	3,248
3. Number of deposit accounts closed during past year	-----	2,141
4. Amount deposited during the past year	-----	\$4,618,881 00
5. Amount withdrawn during the past year	-----	\$3,950,183 72
6. Amount of dividends or interest to depositors for past year	-----	\$412,710 38
7. Rate per cent per annum of such dividends or interest } Term	-----	4.32 per cent.
8. Amount of dividends to stockholders for past year	-----	3.60 per cent.
9. Rate per cent per annum of same on paid up capital	-----	----- per cent.
10. Amount added to reserve fund during past year	-----	\$3,227 30
11. Amount of gross earnings during past year	-----	\$619,938 90
12. Amount of net earnings during past year	-----	\$502,757 84
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	-----	July 1, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	-----	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Savings and Loan Society, San Francisco," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883.....	3,239
2. Number of deposit accounts open during past year.....	606
3. Number of deposit accounts closed during past year.....	598
4. Amount deposited during the past year.....	\$811,519 76
5. Amount withdrawn during the past year.....	\$669,326 93
6. Amount of dividends or interest to depositors for past year.....	\$89,095 45
7. Rate per cent per annum of such dividends or interest—Ordinary.....	4 per cent.
8. Amount of dividends to stockholders for past year.....	\$30,000
9. Rate per cent per annum of same on paid up capital.....	6 per cent.
10. Amount added to reserve fund during past year.....	\$280 86
11. Amount of gross earnings during past year.....	\$160,468 81
12. Amount of net earnings during past year.....	\$122,362 02
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	
14. What was the amount of discrepancy, if any, between the aggregate of such balances, and the amount shown by the general ledger to be due depositors at same date.....	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Santa Cruz Bank of Savings and Loan," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883.....	520
2. Number of deposit accounts open during past year.....	162
3. Number of deposit accounts closed during past year.....	202
4. Amount deposited during the past year.....	\$179,105 56
5. Amount withdrawn during the past year.....	\$170,358 95
6. Amount of dividends or interest to depositors for past year.....	\$6,102 33
7. Rate per cent. per annum of such dividends or interest—Term.....	3½ per cent.
8. Amount of dividends to stockholders for past year.....	per cent.
9. Rate per cent. per annum of same on paid up capital.....	per cent.
10. Amount added to reserve fund during past year.....	\$380 00
11. Amount of gross earnings during past year.....	\$17,769 41
12. Amount of net earnings during past year.....	\$1,666 65
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	June 30, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances, and the amount shown by the general ledger to be due depositors at same date.....	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Security Savings Bank, San Francisco," on the morning of January 1, 1883.

1. Number of deposit accounts open December 30, 1882.....	1,166
2. Number of deposit accounts open during past year.....	149
3. Number of deposit accounts closed during past year.....	176
4. Amount deposited during the past year.....	\$268,010 82
5. Amount withdrawn during the past year.....	\$418,720 01
6. Amount of dividends or interest to depositors for past year.....	\$55,140 12
7. Rate per cent per annum of such dividends or interest } Term.....	4 per cent.
8. Amount of dividends to stockholders for past year.....	3½ per cent.
9. Rate per cent per annum of same on paid up capital.....	6 per cent.
10. Amount added to reserve fund during past year.....	\$9,000 00
11. Amount of gross earnings during past year.....	\$92,717 63
12. Amount of net earnings during past year.....	\$68,540 87
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Nov. 30, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Stockton Savings Bank, Stockton," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883.....	85
2. Number of deposit accounts open during past year.....	86
3. Number of deposit accounts closed during past year.....	1
4. Amount deposited during the past year.....	\$247,867 75
5. Amount withdrawn during the past year.....	\$172,738 83
6. Amount of dividends or interest to depositors for past year.....	per cent.
7. Rate per cent per annum of such dividends or interest.....	per cent.
8. Amount of dividends to stockholders for past year.....	per cent.
9. Rate per cent per annum of same on paid up capital.....	per cent.
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	
12. Amount of net earnings during past year.....	
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	

Note—This bank opened for business November 9, 1882.

STATISTICAL INFORMATION

Supplementary to the Report of the "Stockton Savings and Loan Society, Stockton," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	1,532
2. Number of deposit accounts open during past year	495
3. Number of deposit accounts closed during past year	438
4. Amount deposited during the past year	\$398,716 92
5. Amount withdrawn during the past year	\$387,818 32
6. Amount of dividends or interest to depositors for past year	\$46,403 64
7. Rate per cent per annum of such dividends or interest—Term	4 and 5 per cent.
8. Amount of dividends to stockholders for past year	\$50,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$5,400 00
11. Amount of gross earnings during past year	\$197,066 49
12. Amount of net earnings during past year	\$106,607 21
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Jan. 1, 1883.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Union Savings Bank, Oakland," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	2,724
2. Number of deposit accounts open during past year	810
3. Number of deposit accounts closed during past year	633
4. Amount deposited during the past year	\$908,285 33
5. Amount withdrawn during the past year	\$781,421 67
6. Amount of dividends or interest to depositors for past year	\$69,390 00
7. Rate per cent per annum of such dividends or interest—Term	4½ per cent.
8. Amount of dividends to stockholders for past year	\$16,000 00
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$138,990 02
12. Amount of net earnings during past year	\$94,641 65
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	June 14, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Vallejo Savings and Commercial Bank, Vallejo," on the morning of January 1, 1883.

1. Number of deposit accounts open January 1, 1883	122
2. Number of deposit accounts open during past year	44
3. Number of deposit accounts closed during past year	41
4. Amount deposited during the past year	\$28,565 79
5. Amount withdrawn during the past year	\$19,562 70
6. Amount of dividends or interest to depositors for past year	\$1,931 30
7. Rate per cent per annum of such dividends or interest—Term	5 per cent.
8. Amount of dividends to stockholders for past year	
9. Rate per cent per annum of same on paid up capital	per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$13,460 60
12. Amount of net earnings during past year	\$5,842 30
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1882.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL TABULAR STATEMENT

OF THE

SAVINGS AND COMMERCIAL BANKS,

January 1, 1883.

NAME OF THE BANKS.	RESOURCES.										Totals of Assets and Liabilities.	LIABILITIES.		
	Bank Premises.	Real Estate Taken for Debt.	Invested in Stocks and Bonds.	Loans on Real Estate.	Loans on Stocks and Bonds.	Loans on other Securities.	Loans on Personal Security.	Money on Hand.	Due from Banks and Bankers.	Other Assets.		Capital Paid up.	Surplus.	Due Deposits.
Bank of America (San Francisco)	\$3,069 03	\$10,400 91	\$34,000 00	\$7,450 00		\$820 00	\$38,220 91	\$7,728 56	\$2,967 37	\$3,764 32	\$108,430 10	\$20,000 00	\$7,000 00	\$60,125 00
Bank of California (San Francisco)	13,270 01	34,054 30	56,807 61	9,250 00	\$50,550 00	94,242 25	20,819 01	5,173 80	50,870 00	4,138 02	56,770 13	30,000 00		25,500 00
Bank of Commerce (San Francisco)	30,000 00		56,807 61	99,850 00			210,512 82	53,686 63		22,313 51	702,687 02	250,000 00	32,369 52	420,317 50
Bank of San Francisco	250,000 00	784,491 18	697,312 76	316,744 88	1,200,677 90	1,098,999 13	4,586,922 14	1,613,608 27	1,637,174 36	60,907 45	12,246,738 07	3,000,000 00	1,489,645 11	7,684,111 00
Bank of Sacramento			5,307 71	27,000 00		82,700 00	191,433 44	96,000 98	20,278 65	3,774 00	426,494 78	100,000 00	1,307 74	210,400 00
Bank and Trust Co. (San Francisco)	800,000 00				35,000 00			20,786 31			855,786 31	800,000 00		52,300 00
Bank of the Pacific	13,000 00	25,031 18	26,752 31	58,087 44	5,059 30	21,127 20	114,650 42	50,376 18	18,232 26	2,995 50	135,317 79	100,000 00	30,000 00	192,900 00
Bank of the City (Colusa)	5,000 00	5,438 15	53,628 26	11,349 75	5,239 00	7,302 38	9,420 00	16,208 00	3,642 43	159,915 25	169,915 25	30,000 00		116,700 00
Bank of the State	21,000 00	30,138 55	6,607 57	393,650 61	6,300 00	414,955 00	222,690 35	132,490 15	298,299 70	25,724 25	1,551,896 18	500,000 00	100,898 10	938,800 00
Bank of the Valley (San Jose)		81,022 30	307,397 61	372,045 86	17,400 00	104,063 44	188,847 35	66,086 40	104,582 87	13,334 69	1,254,780 52	300,000 00	127,306 11	816,500 00
Bank of the West (San Jose)	9,729 47		6,247 01	23,900 00			24,876 74	9,742 89	23,866 66	11,852 17	110,313 94	50,000 00		59,200 00
Bank of the South (San Diego)			36,818 96	42,465 00	15,310 41	32,529 00	190,025 81	38,843 06	22,985 43	2,459 16	381,436 83	50,000 00	20,000 00	287,400 00
Bank of the North (Healdsburg)	7,500 00	36,413 03	1,773 49	163,446 04		84,044 76	102,771 87	7,965 50	27,563 61	16,022 12	447,490 42	205,710 00	23,733 54	209,000 00
Bank of the East (San Bernardino)	6,373 30	2,516 12		13,786 71	500 00		89,394 84	9,045 39		3,152 90	124,768 26	38,375 00		51,800 00
Bank of the West (San Bernardino)	4,167 57		12,425 47	26,750 00	500 00		94,352 87	9,712 46	24,745 20	4,257 16	176,910 23	21,900 00		152,000 00
Bank of the Valley (Healdsburg)	9,200 65	770 50		85,570 31			94,307 40	8,270 46	2,129 30		200,248 62	84,460 00	9,388 82	98,000 00
Bank of the Valley (Los Angeles)	16,500 00	8,667 87	304,675 48	108,197 84	53,000 00	34,900 13	899,820 32	298,035 41	129,567 93	18,804 31	1,871,669 29	200,000 00	250,130 00	1,362,500 00
Bank of the Valley (Lakeport)	15,000 00	6,081 96	5,455 00	73,646 03		1,000 00	47,343 09	31,964 18	27,918 48	16,877 42	223,687 06	65,020 00	15,363 86	142,300 00
Bank of the Valley (Fresno)	7,893 40		5,149 99	36,099 75		17,822 50	35,071 60	14,430 74		7,676 28	124,143 26	40,000 00		76,500 00
Bank of the Valley (Fresno)	6,000 00		9,124 86		12,670 00	4,019 98	80,016 16	26,910 45	14,641 98	5,616 83	186,945 26	35,000 00		143,900 00
Bank of the Valley (California San Francisco)	91,350 00	43,211												

INDEX.

INDEX.

TO THE LEGISLATURE—	PAGE.
Examinations by Commissioners	3
Number of banks January 1, 1883	3
New banks	4
Banks retired	4
Changes in bank capital	4
Banks in liquidation	4
Expenses of the Commission	5
Comparative statements	5
Statistical information	5
 X—	
Amounts paid for licenses	11
 LIST OF SAVINGS BANKS, January 1, 1883—	
California Savings and Loan Society	15
French Savings and Loan Society	17
German Savings and Loan Society	18
Bernia Savings and Loan Society	20
Emboldt Savings and Loan Society	21
Bank of Mendocino	23
Frederick Security Savings Bank	24
Kland Bank of Savings	26
People's Savings Bank	28
San Francisco Savings Union	29
Savings and Loan Society	31
Santa Cruz Bank of Savings and Loan	33
Security Savings Bank	34
Stokton Savings and Loan Society	36
Stokton Savings Bank	38
Union Savings Bank	39
Wheeler Savings and Commercial Bank	41
 BANKS IN LIQUIDATION—	
Capital Savings Bank	45
Mechanics' and Mechanics' Bank of Savings	47
Rich Savings and Loan Society	49
Yserville Savings Bank	50
Union Savings and Loan Bank	51
Fellows' Savings Bank	52
 LIST OF COMMERCIAL BANKS, January 1, 1883—	
Bank of	57
Bank of	59
Bank of	60
Bank of	62
Bank of	64
Bank Safe Deposit and Trust Company	65
Bank of	66
Bank	68
Bank	70
Commercial and Savings Bank—San José	72
Commercial Bank of Santa Ana	74
Liquidated Bank of San Diego	75
Bank of	77
Bank of Wheatland	78
Bankers' Exchange Bank—San Bernardino	79
Bankers' and Mechanics' Bank—Healdsburg	80

REPORTS OF COMMERCIAL BANKS, January 1, 1883—Continued.

Farmers' and Merchants' Bank—Los Angeles	
Farmers' Savings Bank—Lakeport	
Farmers' Bank of Fresno	
Fresno County Bank	
Grangers' Bank of California	
Gilroy, Bank of	
Healdsburg, Bank of	
Hollister, Bank of	
Humboldt County Bank	
Kern Valley Bank	
Lake, Bank of	
Laporte, Bank of	
Los Angeles County Bank	
Martinez, Bank of	
Mendocino Discount Bank	
Merced Bank	
Modesto Bank	
Mono County Bank	
Napa, Bank of	
Nevada Bank of San Francisco	
Pacific Bank	
Petaluma Savings Bank	
Sacramento Bank	
Salinas City Bank	
Santa Clara County, Bank of	
Santa Cruz County, Bank of	
San Joaquin Valley Bank	
San José, Bank of	
San Luis Obispo, Bank of	
Santa Rosa Bank	
Savings Bank of Santa Rosa	
Siskiyou County Bank	
Sonoma County, Bank of	
Sonoma Valley Bank	
St. Helena, Bank of	
Suisun, Bank of	
Tehama County, Bank of	
Tomales, Bank of	
Ukiah, Bank of	
Ventura, Bank of	
Visalia, Bank of	
Wells, Fargo & Company's Bank	
Watsonville, Bank of	
Willows, Bank of	
Woodland, Bank of	

FOREIGN BANKS—SAN FRANCISCO BRANCHES—

Anglo-Californian Bank (Limited)	
British Columbia, Bank of	
British North America, Bank of	
London and San Francisco Bank (Limited)	

COMMISSIONERS' EXAMINATIONS—SAVINGS BANKS, since last Annual Report—

California Savings and Loan Society	
French Savings and Loan Society	
German Savings and Loan Society	
Hibernia Savings and Loan Society	
Humboldt Savings and Loan Society	
Merced Security Savings Bank	
Mendocino, Bank of	
Oakland Bank of Savings	
People's Savings Bank	
San Francisco Savings Union	
Savings and Loan Society	
Santa Cruz Bank of Savings and Loan	
Santa Cruz Bank of Savings and Loan	
Security Savings Bank	
Stockton Savings and Loan Society	
Union Savings Bank	
Vallejo Savings and Commercial Bank	
Vallejo Savings and Commercial Bank	

SAVINGS BANKS IN LIQUIDATION—

Farmers' and Mechanics' Bank of Savings	175
Masonic Savings and Loan Bank	175
Odd Fellows Savings Bank	176

COMMERCIAL BANKS—

Anaheim, Bank of	179
Anaheim, Bank of	179
Benicia, Bank of	180
Butte County, Bank of	180
Butte County, Bank of	181
California, Bank of	181
California, Bank of	182
California State Bank	182
Chico, Bank of	183
Chico, Bank of	183
Citizens' Bank	184
Colusa County Bank	184
Colusa County Bank	185
Commercial and Savings Bank—San José	185
Commercial Bank of Santa Ana	186
Consolidated Bank of San Diego	186
Consolidated Bank of San Diego	187
Dixon, Bank of	187
Farmers' Bank of Fresno	188
Farmers' and Mechanics' Bank—Healdsburg	188
Farmers' Savings Bank—Lakeport	189
Farmers' and Merchants' Bank—Los Angeles	189
Farmers' and Merchants' Bank—Los Angeles	190
Farmers' Exchange Bank—San Bernardino	190
Farmers' Exchange Bank—San Bernardino	191
Farmers' Bank of Wheatland	191
Farmers' Bank of Wheatland	192
Fresno County Bank	192
Grangers' Bank of California	193
Grangers' Bank of California	193
Gilroy, Bank of	194
Gilroy, Bank of	194
Healdsburg, Bank of	195
Hollister, Bank of	195
Hollister, Bank of	196
Humboldt County Bank	196
Kern Valley Bank	197
Kern Valley Bank	197
Lake, Bank of	198
Los Angeles County Bank	198
Los Angeles County Bank	199
Martinez, Bank of	199
Merced Bank	200
Mendocino Discount Bank	200
Modesto Bank	201
Mono County Bank	201
Napa, Bank of	202
Nevada Bank of San Francisco	202
Pacific Bank	203
Petaluma Savings Bank	203
Salinas City Bank	204
Salinas City Bank	204
Savings Bank of Santa Rosa	205
Sacramento Bank	205
San José, Bank of	206
San Joaquin Valley Bank	206
Santa Rosa Bank	207
Santa Clara County, Bank of	207
Santa Cruz County, Bank of	208
Santa Cruz County, Bank of	208
San Luis Obispo, Bank of	209
Suisun, Bank of	209
Suisun, Bank of	210
Stockton, Bank of	210
Sonoma Valley Bank	211

COMMERCIAL BANKS—Continued.

Sonoma County, Bank of
 Tehama County, Bank of
 Tehama County, Bank of
 Tomales, Bank of
 Ukiah, Bank of
 Ventura, Bank of
 Visalia, Bank of
 Visalia, Bank of
 Watsonville, Bank of
 Watsonville, Bank of
 Wells, Fargo & Co.'s Bank
 Willows, Bank of
 Willows, Bank of
 Woodland, Bank of
 Woodland, Bank of

FOREIGN BANKS—SAN FRANCISCO BRANCHES—

Anglo-Californian Bank (Limited)
 Anglo-Californian Bank (Limited)
 British Columbia, Bank of
 British North America, Bank of
 London and San Francisco Bank (Limited)

STATISTICAL INFORMATION OF THE LIVE SAVINGS BANKS

SEMI-ANNUAL TABULAR STATEMENT

FOURTEENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

FOR THE

STATE OF CALIFORNIA.

 Year Ending December 31, 1881.


SACRAMENTO:

STATE OFFICE : : : J. D. YOUNG, SUPT. STATE PRINTING.

1882.

Digitized by Google

PRELIMINARY.

Seventeenth Annual Report of the California Insurance Commissioner.

OFFICE OF INSURANCE COMMISSIONER, }
SAN FRANCISCO, February 9th, 1882. }

His Excellency GEO. C. PERKINS, *Governor of California:*

I have the honor to submit the following preliminary report of the department, showing the amount of fire, marine, and life insurance business transacted in the State during the year ending December 31st, 1881, together with the names and localities of the respective companies:

FIRE INSURANCE.

Amount written.....	\$261,342,912 78
Premiums on same.....	3,812,436 49
Losses paid.....	1,268,914 33
Ratio of losses to premiums.....	33.3

MARINE INSURANCE.

Amount written.....	\$103,739,037 73
Premiums on same.....	1,689,209 91
Losses paid.....	684,467 99
Ratio of losses to premiums.....	40.5

TOTAL FIRE AND MARINE.

Amount written.....	\$365,081,950 51
Premiums on same.....	5,501,646 40
Losses paid.....	1,953,382 32

Portioned as follows:

TO COMPANIES OF THIS STATE—FIRE INSURANCE.

Amount written.....	\$65,103,459 64
Premiums on same.....	884,468 37
Losses paid.....	310,430 14

MARINE INSURANCE.

Amount written.....	\$12,283,159 00
Premiums on same.....	299,069 82
Losses paid.....	116,787 99

TO COMPANIES OF OTHER STATES—FIRE INSURANCE.

Amount written.....	\$76,531,777 13
Premiums on same.....	1,159,438 71
Losses paid.....	413,411 35

MARINE INSURANCE.

Amount written	\$3,030,100
Premiums on same	50,400
Losses paid	28,300

TO COMPANIES OF FOREIGN COUNTRIES—FIRE INSURANCE.

Amount written	\$119,707,000
Premiums on same	1,768,000
Losses paid	543,000

MARINE INSURANCE.

Amount written	\$88,423,000
Premiums on same	1,339,000
Losses paid	539,000

Since the date of the last annual report from this office, the following named companies have been admitted to transact insurance business in this State:

Williamsburg City Fire	Brooklyn, N. Y.
Washington Life	New York
Fidelity and Casualty	New York
Orient	Hankow, China
Shoe & Leather	New York
Pacific Fire	New York
Springfield Fire and Marine	Springfield, Mass.
Prescott	Massachusetts
City of London Fire	London, England
Alliance Marine	London, England
Standard Marine	London, England
Scottish Union and National	Edinburgh, Scotland
Reliance Marine	London, England
Progres National	London, England
Scottish Imperial	Glasgow, Scotland
Lorillard	New York
Man On (Marine)	Hong Kong
Great Western	New York
Prussian National	Stettin, Prussia
Standard Fire Office	London, England

The following named companies have ceased to do business in this State:

Berlin Cologne	New York
Lamar	New York
Atlantic Fire and Marine	Providence, R. I.
Hoffman Fire	New York
New York City	New York
Rochester German	Rochester, N. Y.
Silesian Plate Glass	Breslaw, Germany

The average percentage of losses to premiums, on fire business in the year, was 33.3.

Very respectfully, your obedient servant,

J. C. MAYNARD,
Insurance Commissioner

TABLE No 1.
Showing the Fire Business of the California Insurance Companies for the Year 1881—California Business.

FIRE.

NAME.	Location.	Risks Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Amount Written.	Ratio of Losses to Premiums.
California Commercial	San Francisco.	\$7,543,496 00	\$95,800 62	\$30,505 19	.40	31.9
Firemen's Fund	San Francisco.	4,182,801 00	56,712 52	17,254 35	.41	30.4
Home Mutual	San Francisco.	9,560,568 83	125,996 67	38,911 35	.40	30.9
Oakland Home	Oakland.	14,185,883 00	200,377 45	83,584 83	.52	41.7
State Investment	San Francisco.	4,060,750 81	56,810 99	19,565 21	.43	35.4
Union	San Francisco.	9,845,678 00	134,388 07	41,885 15	.42	31.2
Western Fire and Marine	San Francisco.	8,097,855 00	96,356 55	26,270 38	.32	27.2
Totals		7,626,409 00	119,525 50	52,453 68	.69	43.9
		\$65,103,459 64	\$884,468 37	\$310,430 14	.47	35.1

MARINE.

NAME.	Location.	Risks Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Amount Written.	Ratio of Losses to Premiums.
California Commercial	San Francisco.	\$2,675,144 00	\$65,258 74	\$14,762 60	.55	21.6
Firemen's Fund	San Francisco.	1,113,272 00	44,193 45	16,911 90	1.52	38.2
Home Mutual	San Francisco.	4,483,640 00	103,433 09	33,707 23	.75	32.6
Oakland Home	Oakland.					
State Investment	San Francisco.	508,238 00	12,831 58	16,565 96	3.26	129.1
Union	San Francisco.	3,502,865 00	70,352 98	34,840 80	.99	49.5
Western Fire and Marine	San Francisco.					
Totals		\$12,283,159 00	\$299,069 82	\$116,787 99	.95	39.1

TABLE NO. 2.

Showing the Amount and Description of Risks in force December 31, 1881, of California Insurance Companies—California Business.

NAME.	Location.	FIRE.		MARINE AND INLAND.		MARINE TIME.		Gross Amount of Risks in Force.	Gross Premiums on Same.
		Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.		
California.....	San Francisco.	\$6,771,557 00	\$88,338 90	\$191,072 00	\$3,893 19	\$433,908 00	\$42,643 90	\$7,406,537 00	\$134,875 99
Commercial.....	San Francisco.	4,903,332 00	71,485 47	70,203 00	1,304 49	386,625 00	36,849 55	5,360,160 00	109,639 51
Fireman's Fund.....	San Francisco.	9,180,396 25	114,143 50	238,141 00	5,698 96	553,415 00	54,219 87	9,972,152 25	174,082 33
Home Mutual.....	San Francisco.	17,590,645 00	257,942 82	---	---	---	---	17,590,645 00	257,942 82
Oakland Home.....	Oakland.....	4,027,419 56	56,266 15	---	---	---	---	4,027,419 56	56,266 15
State Investment.....	San Francisco.	9,620,543 00	135,138 24	41,820 00	745 27	97,658 00	7,333 85	10,060,021 00	143,217 36
Union.....	San Francisco.	8,897,999 00	105,449 65	481,998 00	8,714 85	239,550 00	21,326 40	9,619,547 00	135,490 90
Western Fire & M.....	San Francisco.	7,093,391 00	111,095 61	---	---	---	---	7,093,391 00	111,095 61
Totals.....	---	\$68,365,482 81	\$939,860 34	\$1,023,234 00	\$20,356 76	\$1,711,156 00	\$162,373 57	\$71,129,872 81	\$1,122,590 67

TABLE NO. 3.

Showing the Fire Business of Companies of other States for the year 1881—California Business.

NAME.	Location.	Amount Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Amount Written.	Ratio of Losses to Premiums.
Etna.....	Hartford.....	\$7,829,277 21	\$109,217 33	\$23,337 36	.29	21.4
Agricultural.....	Watertown, New York.....	1,493,688 00	16,624 15	2,584 15	.17	15.5
Allemania.....	Pittsburgh.....	261,360 00	4,283 62	4,242 79	1.62	99.0
Amazon.....	Cincinnati.....	594,640 00	11,123 30	3,075 56	.32	27.6
American Central.....	St. Louis.....	3,681,328 78	57,917 70	36,378 08	.99	62.8
American Fire.....	Philadelphia.....	570,681 73	8,683 19	3,559 41	.62	40.9
Atlantic Fire and Marine.....	Providence, Rhode Island.....	110,977 78	1,172 13	114 50	.10	9.9
Buffalo German.....	Buffalo.....	1,403,052 88	23,941 68	10,919 61	.77	45.6
Citizens'.....	St. Louis.....	519,239 00	7,792 92	1,951 00	.37	25.0
Commercial Fire.....	New York.....	452,274 66	7,784 60	7,751 40	1.71	99.6
Commonwealth.....	Boston.....	620,078 00	10,352 44	2,615 09	.42	23.2
Connecticut.....	Hartford.....	2,661,923 00	40,201 01	6,668 64	.25	16.6
Continental.....	New York.....	2,688,947 49	34,887 33	6,880 90	.26	20.0
Eliot.....	Boston.....	817,288 00	12,365 10	2,467 75	.30	18.9
Equitable Fire and Marine.....	Providence, Rhode Island.....	110,977 78	1,172 13	114 50	.10	9.9
Farragut.....	New York.....	271,256 00	4,449 65	291 15	.10	6.6
Fire Association of Philadelphia.....	Philadelphia.....	1,545,933 00	22,417 45	6,462 48	.42	28.8
Fireman's.....	Baltimore.....	759,416 00	12,656 90	4,961 24	.45	35.3
Germania.....	New York.....	1,725,353 00	26,164 94	11,641 14	.67	44.5
German Fire.....	New York.....	1,821,405 00	21,496 35	1,631 81	.09	7.6
Girard.....	Pittsburgh.....	677,866 00	11,707 72	3,493 74	.51	29.8
Glen's Falls.....	Philadelphia.....	1,399,607 00	18,621 54	1,922 49	.14	10.3
Glen's Falls.....	Glen's Falls, New York.....	818,327 00	11,455 39	5,710 43	.69	49.6
Hanover.....	New York.....	1,821,405 00	21,496 35	1,631 81	.09	7.6
Hartford.....	Hartford.....	5,192,994 82	57,677 32	13,764 43	.26	23.9
Hoffman.....	New York.....	151,800 00	2,733 35	180 42	.12	6.6
Home.....	New York.....	3,878,003 00	59,682 56	27,348 11	.70	46.3
Insurance Company of North America.....	Philadelphia.....	2,602,746 97	42,664 58	19,515 24	.76	46.4
Insurance Co. of the State of Pennsylvania.....	Philadelphia.....	640,789 30	11,091 93	12,133 26	1.89	104.4
Lamar.....	New York.....	433,423 00	7,649 50	2,085 09	.47	28.6
Lorillard.....	New York.....	159,543 00	2,341 10	None	---	---
Manhattan Fire.....	New York.....	807,928 50	14,226 68	7,395 23	.91	51.9
Manufacturers'.....	Boston.....	1,200,055 75	17,988 10	9,525 40	.79	52.9

TABLE No. 3—Continued.

NAME.	Location.	Amount Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Amount Written.	Ratio of Losses to Premiums.
Merchants' National	Providence, Rhode Island	\$110,977 78	\$1,172 13	\$114 50	.10	9.9
New Hampshire Fire	New York	270,638 50	6,839 35	2,675 05	.99	38.8
New Orleans Insurance Association	Manchester, N. H.	250,982 00	3,916 62	1,875 00	.74	47.8
New York City	New Orleans	1,138,413 00	22,541 70	8,640 18	.76	38.8
Niagara	New York	402,450 00	7,166 37	3,500 33	.87	48.8
Northwestern National	New York	1,273,051 62	17,714 24	5,218 64	.41	29.5
Orient	Milwaukee	638,306 00	9,018 69	951 47	.15	10.5
Pacific Fire	Hartford	536,008 42	8,898 18	1,975 00	.37	22.9
Pennsylvania Fire	New York	144,921 00	1,842 80	None.		
People's	Philadelphia	1,137,666 83	19,080 05	11,401 32	1.00	57.1
Phoenix of Brooklyn	Newark	636,552 00	12,060 47	3,950 79	.62	32.7
Prescott	New York	3,114,574 70	53,987 18	23,725 60	.76	43.9
Providence Washington	Hartford	3,878,003 00	59,082 56	27,348 11	.70	48.3
Rochester German	Boston	241,290 00	3,600 15	368 95	.24	15.8
St. Paul	Providence, Rhode Island	1,194,655 78	14,104 01	1,848 50	.16	13.1
Security	Rochester, New York	453,879 60	8,795 94	6,751 50	1.49	76.8
Shoe and Leather	St. Paul, Minnesota	1,399,312 00	22,241 56	9,256 31	.66	41.6
Springfield Fire	New Haven	233,141 00	3,843 66	163 50	.07	4.3
Star Fire	Boston	453,495 16	8,399 09	3,500 00	.77	40.7
Teutonia	Springfield, Massachusetts	630,867 00	10,419 59	39 00	.06	.4
Traders'	New York	1,189,323 56	23,687 80	13,951 06	1.17	55.9
Trademen's Fire	Chicago	410,842 00	8,791 74	3,370 86	.80	38.3
Union	New York	581,796 31	17,881 07	8,740 35	.92	48.8
United Firemen's	New York	753,978 56	10,729 66	9,865 33	1.69	91.9
Washington Fire and Marine	Philadelphia	788,168 66	15,035 53	3,789 90	.50	25.2
Watertown Fire	Boston	817,268 00	14,388 03	9,621 12	1.22	66.8
Williamsburg City Fire	Watertown, New York	2,756,933 00	12,365 10	2,467 75	.30	19.9
Totals	New York	446,950 00	41,169 67	14,061 80	.51	34.1
		\$76,631,777 13	\$1,159,438 71	\$413,411 35	.54	35.7

TABLE No. 4.

Showing Fire Risks in force in California on December 31, 1881—Companies of other States.

NAME.	Location.	FIRE.	
		Risks.	Premiums.
Agribusiness	Hartford	\$7,672,976 21	\$115,088 57
Agricultural	Watertown, New York	1,627,039 00	17,945 18
Allemania	Pittsburgh	248,460 00	4,177 82
American	Cincinnati	575,430 00	11,173 69
American Central	St. Louis	3,618,346 00	57,464 26
American Fire	Philadelphia	333,045 73	7,216 78
Atlantic F. and M.	Providence, R. I.	84,406 94	1,117 50
Buffalo German	Buffalo	1,341,727 88	23,315 27
Californians	St. Louis	478,564 00	6,436 07
Commercial Fire	New York	604,774 66	7,540 30
Commonwealth	Boston	604,744 00	10,423 54
Connecticut	Hartford	2,437,084 00	42,726 92
Continental	New York	2,385,645 91	31,036 44
Delaware	Boston	669,159 00	10,143 18
Equitable F. and M.	Providence, R. I.	84,406 94	1,117 50
Fire Association of Philadelphia	New York	221,478 00	3,769 50
Firemen's	Philadelphia	1,600,055 00	23,424 32
German American	Baltimore	746,619 00	12,755 15
Germania	New York	1,787,003 00	26,954 48
German Fire	New York	1,723,702 50	21,624 32
Harvard	Pittsburgh	515,300 00	8,527 77
Hen's Falls	Philadelphia	1,435,252 00	19,020 04
Insurance Co. of North America	Glen's Falls, N. Y.	780,577 00	11,186 43
La Co. of the State of Penn.	New York	1,723,702 50	21,624 31
Marine	Hartford	5,035,049 33	69,004 10
Metropolitan	New York	218,900 00	3,149 85
Montreal	New York	4,096,789 00	66,337 09
Northwestern	Philadelphia	2,297,500 97	42,950 19
Ohio	Philadelphia	619,803 07	10,831 78
Ontario	New York	422,673 00	8,060 60
Orillard	New York	151,443 00	2,231 60
Providence Fire	New York	758,343 00	13,147 66
Producers	Boston	1,064,929 75	17,477 55
Producers'	Providence, R. I.	84,406 94	1,117 50
Rational	New York	361,226 00	7,105 66
New Hampshire Fire	Manchester, N. H.	240,675 00	3,764 62
New Orleans Ins. Association	New Orleans	1,122,336 00	22,594 16
New York City	New York	423,656 00	7,376 32
Niagara	New York	1,097,475 75	17,445 38
North Western National	Milwaukee	712,731 00	9,904 59
Ohio	Hartford	500,623 42	8,174 86
Pacific Fire	New York	144,521 00	1,842 80
Pennsylvania Fire	Philadelphia	790,412 80	17,969 58
People's	Newark	652,223 00	12,118 52
Phoenix of Brooklyn	New York	3,227,705 75	57,917 67
Phoenix	Hartford	4,089,489 00	66,628 49
Prescott	Boston	199,840 00	2,982 00
Providence Washington	Providence, R. I.	890,514 94	10,599 50
Rochester German	Rochester, N. Y.	427,829 60	8,478 99
St. Paul	St. Paul, Minnesota	1,437,418 00	22,048 35
Security	New Haven	237,875 00	3,926 58
Shoe and Leather	Boston	410,145 86	8,204 89
Springfield Fire	Springfield, Mass.	601,467 00	10,185 59
Star Fire	New York	1,129,903 33	23,219 87
Teutonia	New Orleans	393,727 00	8,197 18
Traders'	Chicago	900,251 00	17,573 77
Trademen's Fire	New York	562,846 31	10,353 15
Union	Philadelphia	675,468 56	14,522 30
United Firemen's	Philadelphia	991,243 66	16,099 45
Washington F. and M.	Boston	669,159 00	10,143 18
Watertown Fire	Watertown, N. Y.	2,830,979 00	41,630 69
Williamsburg City Fire	New York	420,334 00	5,916 29
Totals		\$73,993,416 31	\$1,177,541 69

TABLE NO. 5.

Showing the Business of the Fire Companies of Foreign Countries for the year 1881—California Business.

NAME.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Amount Written.	Ratio of Losses to Premiums Received.
Berlin-Cologne	Berlin	\$260,811 00	\$5,793 11	\$5,873 40	2.56	111.7
British America	Toronto	1,483,988 00	27,008 45	10,821 69	.73	45.3
City of London	London	1,118,318 00	23,910 29	2,524 08	.22	10.4
Commercial Union	London	10,792,849 53	162,857 17	62,585 83	.58	38.4
Fire Insurance Association	London	4,111,935 00	67,183 35	14,183 52	.21	21.1
General Reassurance	Paris	394,668 20	12,503 12	7,134 37	1.19	57.0
Guardian	London	3,286,686 00	50,336 41	12,099 77	.37	24.0
Hamburg-Bremen	Hamburg	6,473,904 67	91,942 35	21,873 45	.34	23.8
Hamburg-Magdeburg	Hamburg	3,749,119 00	51,451 35	5,396 88	.15	10.5
Helvetia Swiss Fire	St. Gall, Switzerland	4,209,672 84	60,224 45	9,708 41	.23	16.1
Imperial	London	2,877,837 00	41,340 69	14,941 76	.52	36.1
La Confiance	Paris	3,924,883 00	68,629 51	32,943 80	.84	43.9
Lancashire	London	3,966,597 00	52,318 10	7,638 04	.18	13.2
Lion Fire	Manchester, England	16,542,829 00	209,863 97	56,713 66	.34	27.0
Liverpool and London and Globe	Liverpool	2,877,837 00	41,340 69	14,941 76	.52	36.1
London Assurance	Liverpool	3,058,983 09	56,486 92	21,394 08	.69	37.9
London and Lancashire	Manchester	1,656,749 26	31,868 42	8,501 80	.50	26.6
Manchester Fire	Manchester	942,938 24	15,371 02	4,268 79	.45	27.7
Metropole	Paris	2,463,916 00	46,586 97	32,483 06	1.32	69.7
National Fire and Marine	Dunedin, New Zealand	3,980,837 00	47,391 97	8,798 42	.21	17.5
New Zealand	Auckland	7,552,857 00	96,013 60	24,989 53	.33	25.9
North British and Mercantile	London	3,060,138 90	48,049 25	9,886 83	.32	20.6
North German Fire	Hamburg	2,877,837 00	41,340 69	14,941 76	.52	36.1
Northern Assurance	London	3,966,597 00	52,318 10	9,188 11	.23	17.5
Norwich Union	Norwich, England	2,421,427 00	37,606 75	18,385 16	.78	50.2
Phoenix Assurance	London	436,383 33	7,219 25	42 10	.09	.6
Progres National	Paris	98,100 00	1,622 45	None.		
Prussian National	Stettin	2,877,837 00	41,340 69	14,941 76	.52	36.1
Queen	Liverpool	3,966,597 00	52,318 10	9,188 11	.23	17.5
Royal	Liverpool	98,500 00	869 00	None.		
Scottish Imperial	Glasgow	1,456,418 00	20,217 57	9,188 11	.23	17.5
Scottish Union and National	Edinburgh	93,770 00	1,759 97	None.		
Standard Fire Office	London	2,463,616 00	46,586 97	32,483 06	1.32	69.7
South British Fire and Marine	Auckland	4,126,471 95	67,237 44	17,745 74	.43	26.4
Transatlantic Fire	Hamburg	1,729,801 00	32,582 00	28,632 66	1.66	87.8
Western Assurance	Toronto					
Totals		\$119,707,676 01	\$1,768,529 41	\$545,072 84	.46	30.8

TABLE No. 6.

Showing Fire Risks in force December 31, 1881. Companies of Foreign Countries—California Business.

NAME.	Location.	FIRE.	
		Risks.	Premiums.
Berlin-Cologne	Berlin	\$249,244 00	\$5,318
British America	Toronto	1,325,518 00	25,368
City of London	London	1,093,905 00	23,591
Commercial Union	London	8,226,958 00	125,673
Fire Insurance Association	London	4,066,739 00	65,166
General Reassurance	Paris	562,993 00	12,047
Guardian	London	3,673,944 00	53,896
Hamburg-Bremen	Hamburg	6,392,367 67	91,151
Hamburg-Magdeburg	Hamburg	3,917,167 39	51,153
Helvetia Swiss Fire	St. Gall, Switzerland	3,797,057 57	58,517
Imperial	London	3,216,092 00	46,197
La Confiance	Paris	3,990,614 00	66,391
Lancashire	Manchester, England	4,067,678 00	53,733
Lion Fire	London	2,957,183 00	44,057
Liverpool and London and Globe	Liverpool	17,413,211 00	224,694
London Assurance	London	3,216,092 00	46,197
London and Lancashire	Liverpool	2,105,646 87	49,406
Manchester Fire	Manchester, England	683,571 97	24,993
Metropole	Paris	935,408 11	15,524
National Fire and Marine	Dunedin, N. Z.	2,344,570 00	39,661
New Zealand	Auckland	3,948,997 00	46,993
North British and Mercantile	London	6,196,939 00	90,927
North German Fire	Hamburg	2,861,063 90	46,104
Northern Assurance	London	3,216,092 00	46,197
Norwich Union	Norwich, England	4,067,678 00	53,733
Phoenix Assurance	London	2,102,178 00	34,233
Progres National	Paris	427,383 33	7,196
Prussian National	Stettin	95,100 00	1,823
Queen	Liverpool	3,216,092 00	46,197
Royal	Liverpool	4,067,678 00	53,733
Scottish Imperial	Glasgow	60,500 00	642
Scottish Union and National	Edinburg	1,377,884 00	19,953
Standard Fire Office	London	93,770 00	1,758
South British Fire and Marine	Auckland	2,344,570 00	39,661
Transatlantic Fire	Hamburg	4,144,859 45	66,807
Western Assurance	Toronto	1,523,201 00	31,103
Totals		\$113,979,946 26	\$1,709,811

TABLE No 7.

Showing the Business of Marine Companies for the Year 1881—California Business.

NAME.	Location.	Amount Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Amount Written.	Ratio of Losses to Premiums.
Alliance Marine	London	\$1,201,851 00	\$16,187 76	\$3,320 77	.28	20.5
Baloise	Basle, Switzerland	4,095,769 00	55,014 68	41,044 68	1.00	74.6
British and Foreign Marine	Liverpool	11,849,945 00	208,115 63	59,135 00	.50	28.4
China Traders	Hong Kong	781,749 00	7,089 71	None.		
Chinese	Hong Kong	730,841 00	9,679 81	7,806 00	1.07	80.5
Commercial Union	London	3,885,886 00	49,163 60	17,919 75	.46	36.5
Darube	London	3,047,020 00	29,880 85	9,739 24	.31	32.6
Globe Marine	Vienna	1,937,908 00	29,757 57	1,523 00	.08	5.1
Great Western	London	314,516 00	12,739 99	None.		
Helvetia Marine	New York	4,095,769 00	55,014 68	41,044 68	1.00	74.6
International Marine	St. Gall, Switzerland	105,000 00	1,745 00	None.		
La Foudiere	Liverpool	2,726,182 00	33,321 55	15,755 55	.58	47.3
London Assurance	London	1,201,851 00	16,187 76	3,320 77	.28	20.5
London Provincial	London	6,133,563 00	108,921 20	3,596 52	.06	3.3
Magdeburg Marine*	Magdeburg	2,828,367 00	26,103 75	41,623 69	1.47	159.4
Man On	Hong Kong	96,311 00	1,103 85	None.		
Maritime	Liverpool	1,029,770 00	14,431 43	7,577 14	.74	52.5
National Fire and Marine	Dunedin, New Zealand	842,773 00	25,373 04	17,865 32	2.12	70.4
New Orleans Insurance Association	New Orleans	1,299,980 00	17,467 60	18,950 39	1.46	108.4
New Zealand	Auckland	1,539,104 00	21,062 33	10,157 33	.66	48.2
North China	Shanghai	335,000 00	3,422 82	45 54	.01	1.3
Northwestern National	Milwaukee	10,000 00	220 82	35 45	.36	16.0
On Tai	Hong Kong	85,341 00	8,196 50	None.		
Providence Washington	Providence, Rhode Island	687,676 00	12,249 63	4,962 13	.72	40.5
Reliance Marine	Liverpool	875,385 94	21,648 20	300 00	.03	1.4
Saint Paul	St. Paul, Minnesota	717,933 00	7,968 25	4,221 40	.59	52.9
Sea	Liverpool	3,161,300 00	65,580 00	14,960 00	.48	22.8
South British Fire and Marine	Auckland	842,773 00	25,373 04	17,865 32	2.12	70.4
Standard Marine	Liverpool	44,451 00	657 45	None.		
Swiss Lloyd Marine	Wintthur, Switzerland	8,296,416 00	112,830 09	120,254 42	1.45	106.6
Switzerland Marine	Zurich	4,095,769 00	55,014 68	41,044 68	1.00	74.6
Thames and Mersey	Liverpool	5,570,624 20	118,788 46	None.		

*\$12,905 15 were losses in 1880.

TABLE No. 7—Continued.

NAME.	Location.	Amount Written.	Premiums on same	Losses Paid.	Ratio of Losses to Amount Written.	Ratio of Losses to Premiums.
The Marine	London	7,147,779 59	130,107 64	27,964 80	.39	21.5
Transatlantic Marine	Berlin	7,573,636 00	59,904 67	27,938 71	.37	46.6
Union Marine	Liverpool	1,022,770 00	14,431 49	7,577 14	.74	52.5
Universal Marine	London	147,469 00	3,610 00	None.		
Yangtze	Shanghai	1,128,600 00	11,755 70	128 58	.01	1.1
Totals		\$91,455,878 73	\$1,330,140 09	\$567,630 00	.62	40.8

TABLE No. 8.

Showing Marine Risks in force on December 31, 1881—California Business.

NAME.	Location.	Risks.	Premiums.
Alliance Marine	London	\$505,312 00	\$8,883 80
Caloise	St. Gall, Switzerland	763,161 00	20,418 83
British and Foreign Marine	Liverpool	2,312,123 00	44,087 65
China Traders'	Hong Kong	69,893 00	578 66
Chinese	Hong Kong	150,515 00	2,019 31
Commercial Union	London	863,012 00	19,281 03
Canube	Vienna	630,265 00	8,079 90
Globe Marine	London	790,489 00	13,045 31
Great Western	New York	203,402 00	11,906 76
Helvetia Marine	St. Gall, Switzerland	763,161 00	20,418 83
International Marine	Liverpool	7,000 00	117 00
La Fonciere	Paris	1,072,189 00	15,830 60
London Assurance	London	505,312 00	8,883 80
London and Provincial	London	2,499,727 00	44,614 81
Magdeburg Marine	Magdeburg	257,072 00	3,756 46
Man On	Hong Kong	96,311 00	1,103 85
Maritime	Liverpool	248,726 00	6,143 70
National Fire and Marine	Dunedin	226,435 00	15,730 36
New Orleans Insurance Association	New Orleans	344,052 00	6,090 12
New Zealand	Auckland	342,021 60	7,105 45
North China	Shanghai	33,782 00	335 58
Northwestern National	Milwaukee	4,800 00	97 20
On Tai	Hong Kong	35,270 00	362 15
Providence Washington	Providence, R. I.	129,291 00	7,371 60
Reliance Marine	Liverpool	760,719 00	19,908 85
St. Paul	St. Paul, Minn.	128,872 00	1,991 56
St. Paul	Liverpool	1,193,000 00	25,050 00
South British Fire and Marine	Auckland	226,435 00	15,730 36
Standard Marine	Liverpool	21,551 00	409 52
Swiss Lloyd Marine	Winterthur	757,227 00	37,126 00
Switzerland Marine	Zurich	763,161 00	20,418 83
Thames and Mersey	Liverpool	5,160,084 20	109,904 07
The Marine	London	2,947,524 15	57,875 05
Transatlantic Marine	Berlin	337,905 00	5,560 88
Union Marine	Liverpool	248,726 00	6,143 70
Universal Marine	London	10,000 00	350 00
Yangtze	Shanghai	25,501 00	182 54
Totals		\$25,434,026 95	\$566,914 12

TABLE No. 9.

Showing New Policies Written during the Year, Policies Renewed, and Amount of Policies in force December 31, 1881, of Life Insurance Companies doing business in California—California Business.

NAME.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DECEMBER 31, 1881.		Losses and Endowments Paid.
		Number.	Amount.	Premium.	Number.	Amount.	Premium.	Number.	Amount.	
Pacific Mutual Life	San Francisco	368	\$956,600 00	\$47,830 00	1,296	\$3,777,616 00	\$172,890 00	1,881	\$4,943,717 00	\$96,218 00
Alma Life	Hartford	42	63,000 00	3,069 36	289	816,169 00	34,397 84	513	972,798 00	33,664 00
Brooklyn Life	New York	3	6,000 00	150 98	51	169,700 00	4,995 38	158	578,073 00	66,630 00
Connecticut Mutual Life	Hartford	50	148,716 00	21,605 20	672	3,446,650 00	111,760 31	999	4,170,166 00	123,904 73
Equitable Life	New York	223	1,108,200 00	45,219 87	783	3,623,450 00	128,964 18	1,208	5,175,588 00	87,481 77
Germania Life	New York	20	100,600 00	4,423 64	2,230	3,286,150 00	94,137 69	2,266	3,536,650 00	70,800 00
Hartford Life and Annuity	Hartford									
Manhattan Life	New York	13	68,500 00	3,820 81	422	1,671,397 00	43,147 70	435	1,737,897 00	68,119 17
Mutual Benefit Life	Newark	65	238,500 00	10,319 17	252	1,113,049 67	33,318 26	350	1,420,917 00	5,000 00
Mutual Life	New York	375	1,099,665 00	47,512 66	3,155	10,829,546 00	303,944 49	3,499	11,848,209 00	383,024 61
National Life	Chicago				86	316,593 00	9,237 57	86	316,593 00	
New England Mutual Life	Boston	24	83,951 00	4,479 84	630	1,748,000 00	68,931 69	944	2,453,843 00	117,196 96
New York Life	New York	209	958,000 00	49,256 04	576	2,322,000 00	79,655 63	1,203	3,996,000 00	36,806 00
Travelers	Hartford	3,586	8,825,060 00	58,297 52	1,599	4,197,600 00	32,441 83	3,366	8,567,200 00	18,780 25
Union Mutual Life	Augusta, Maine									
Washington Life	New York	23	53,730 00	1,292 99	76	228,350 00	6,144 76	91	221,620 00	5,000 00
Charter Oak Life	Hartford				125	327,730 00	12,362 46	396	763,307 00	62,142 41
Northwestern Mutual Life	Milwaukee				146		15,018 32			
Phoenix Mutual Life	Hartford				210		16,344 85	200		51,581 00
Totals		5,001	\$13,724,402 00	\$800,266 08	12,598	\$37,863,900 87	\$1,157,692 96	17,597	\$60,702,578 00	\$1,226,148 90

* Principally accident business.

REPORT.

OFFICE OF INSURANCE COMMISSIONER,
SAN FRANCISCO, August 4, 1882. }

Herewith I submit the Fourteenth Annual Report of this department, showing in detail the condition and business of the several California Insurance Companies; and, in tabulated form, that of the fire, fire marine, marine, and life insurance companies of other States and foreign countries doing business in this State during the year ending December 31, 1881.

Below are given the receipts and an itemized statement of the expenditures of this office for the year eighteen hundred and eighty-one. (See Table.)

RECEIPTS.

Received during the year for taxes and fees \$16,009 06

EXPENDITURES.

Salaries	\$4,599 96
Office rent	690 00
Janitor	560 00
Actuarial services	199 91
Blanks, stationery, and postage	423 18
Fuel	34 25
Commissioner's traveling expenses	30 00
Advertising	32 00
Newspapers and Insurance periodicals	82 25
Office furniture	48 00
Incidentals	188 05
Balance	9,121 46

Total \$16,009 06

Very respectfully, your obedient servant,

J. C. MAYNARD, Insurance Commissioner.

3 r

TABLE No. 11.

Showing the year of organization, location, name of President, Secretary, and Agent or Attorney for California, and date of certificate of authority issued by the Insurance Commissioner, and the date of commencement of business in California of Fire, Marine, and Life Insurance Companies authorized to transact business, on the thirty-first day of December, 1891.

Year of organization.	NAME.	Location.	President.	Secretary.	Agent for California.	Date of Certificate issued by Insurance Commissioner.	Commenced business in California.
1861	California Commercial	San Francisco	C. T. Hopkins	L. L. Bromwell	Charles A. Laton	June 24, 1868	Feb. 1, 1861
1872	Fireman's Fund	San Francisco	John H. Wise	Charles A. Laton	Charles A. Laton	Mar. 1, 1872	Mar. 1, 1872
1863	Home Mutual	San Francisco	D. J. Staples	Wm. J. Dutton	Wm. J. Dutton	June 24, 1868	June 1, 1863
1864	Oakland Home	Oakland	J. F. Houghton	Charles R. Story	Charles R. Story	June 24, 1868	Dec. 13, 1864
1880	State Investment	San Francisco	G. M. Fisher	Wm. E. Blood	Wm. E. Blood	Feb. 6, 1880	Feb. 6, 1880
1871	Union	San Francisco	A. J. Bryant	Charles H. Cushing	Charles H. Cushing	Jan. 13, 1872	Jan. 15, 1872
1865	Western Fire and Marine	San Francisco	Gustave Touchard	James D. Bailey	James D. Bailey	June 27, 1868	June 20, 1865
1878	Atina	San Francisco	P. J. White	R. G. Brash	R. G. Brash	Dec. 4, 1878	Dec. 5, 1878
1819	Agricultural	Hartford	L. J. Hendee	J. Goodnow	G. C. Boardman	June 2, 1868	June 20, 1865
1863	Allemania	Pittsburgh	J. A. Sherman	I. Munson	Hutchinson & Mann	June 2, 1876	Aug. 2, 1876
1868	Alliance Marine	London	R. C. Schmetz	C. F. Herrosee	William G. Elliott	May 23, 1881	May 23, 1881
1871	Amazon	Cincinnati	Gazman Gano	A. J. Montefiore	Parrott & Co.	Oct. 1, 1872	Oct. 1, 1872
1853	American Central	St. Louis	George T. Crum	J. H. Beattie	A. D. Smith	April 16, 1874	Apr. 16, 1874
1810	American Fire	Philadelphia	T. R. Mays	A. C. L. Crawford	Jonathan Hunt, Son & Co.	Oct. 31, 1872	Oct. 31, 1872
1864	Beloise Marine	Bale, Switzerland	R. P. Vischer	G. Blanchard	H. W. Syz	Nov. 28, 1876	Nov. 28, 1876
1833	British America	Toronto	P. Paterson	L. H. Boul	Burlet & Haldan	Mar. 11, 1875	Mar. 11, 1875
1863	British and Foreign Marine	Liverpool	Thomas Clifton	W. D. Pitt	Balfour Guthrie & Co.	Oct. 10, 1868	Aug. 26, 1864
1867	Buffalo American	Buffalo	Philip Becker	O. J. Egger	Jacobs & Easton	Nov. 7, 1871	Nov. 7, 1871
1865	China Traders'	Hong Kong	A. McIver	W. H. Ray	Williams, Diamond & Co.	Sept. 4, 1871	Sept. 4, 1871
1871	Chinese	Hong Kong	J. B. M. Kehler	D. McLauren	Degeuer & Co.	June 9, 1871	June 9, 1871
1837	Citizens	St. Louis	H. E. Knight	J. P. Harrison	E. D. Farnsworth & Son	Sept. 5, 1878	Sept. 5, 1878
1881	City of London	London	D. Quackinbush	L. C. Phillips	W. J. Callingham & Co.	May 19, 1881	May 19, 1881
1860	Commercial Fire	New York	W. M. Campbell	W. Laurence	Wm. G. Elliott	Aug. 7, 1880	Aug. 7, 1880
1861	Commercial Union	London	E. Duclere	S. J. Pipkin	Hutchinson & Mann	June 22, 1870	June 22, 1870
1844	Confiance	Paris	J. D. Browne	K. Burkhardt	Hutchinson & Mann	Dec. 16, 1878	Dec. 16, 1878
1850	Connecticut	Hartford	George T. Hope	C. R. Burt	Macdonald & Hawes	Aug. 20, 1873	Aug. 20, 1873
1852	Continental	New York	L. Lichtenstern	Cyrus Peck	Balfour Guthrie & Co.	Sept. 21, 1872	Sept. 21, 1872
1857	Danube Marine	Vienna	G. A. Curtis	G. Colditz	Cesar Berthau	Mar. 31, 1879	Mar. 31, 1879
1872	Elit	Providence, R. I.	F. W. Arnold	G. C. George	Ed. E. P. ter	Oct. 23, 1877	Oct. 23, 1877
1863	Equitable Fire and Marine	Boston	J. W. Arnold	J. E. Rillingham	A. P. Flint	Dec. 31, 1874	Dec. 31, 1874
1878	General Insurance	San Francisco	J. W. Arnold	J. E. Rillingham	A. P. Flint	Dec. 31, 1874	Dec. 31, 1874
1879	General Reinsurance	Paris	J. W. Arnold	J. E. Rillingham	A. P. Flint	Dec. 31, 1874	Dec. 31, 1874
1870	German American	New York	E. Obermann	A. N. Silver	E. D. Farnsworth & Son	Oct. 10, 1873	Oct. 10, 1873
1862	German Fire	Pittsburgh	E. Obermann	F. L. Guss	E. D. Farnsworth & Son	Apr. 8, 1879	Apr. 8, 1879
1869	Germania	New York	R. Garrigue	H. Schumann	Cesar Berthau	Oct. 25, 1869	Oct. 25, 1869
1863	Glen Falls	Philadelphia	A. M. Little	J. B. Allen	Hutchinson & Mann	Sept. 23, 1872	Sept. 23, 1872
1870	Globe Marine	Glen Falls, N. Y.	R. M. Little	J. L. Cunningham	Jacobs & Easton	Apr. 8, 1876	Apr. 8, 1876
1816	Globe Western	London	A. Cassels	B. F. Cobb	Degeuer & Co.	Feb. 26, 1877	Feb. 26, 1877
1891	Guaranty	New York	A. Provost	W. T. Lockwood	Philip Speyer & Co.	Nov. 9, 1881	Nov. 9, 1881
1861	Hamburg-Bremen	Hamburg	L. E. Amduech	T. G. C. Browne	William J. Landers	Oct. 24, 1862	Oct. 24, 1862
1876	Hannover	Hannover	B. S. Walcott	S. Von Dorrten	Philip Speyer & Co.	Sept. 16, 1868	May 4, 1862
1862	Hartford	Hartford	C. B. Jacob	I. R. Lane	Cesar Berthau	Oct. 25, 1869	Oct. 25, 1869
1858	Havre Marine	St. Gall, Switzerland	C. B. Jacob	C. B. Whiting	A. P. Flint	Jan. 17, 1870	Jan. 17, 1870
1861	Helvetia Swiss Fire	St. Gall, Switzerland	C. B. Jacob	M. T. Grossman	H. W. Syz	Nov. 24, 1876	Nov. 24, 1876
1853	Hong Kong	New York	C. J. Martin	M. T. Grossman	H. W. Syz	Dec. 6, 1876	Dec. 6, 1876
1893	Imperial	London	C. J. Martin	J. I. Washburn	A. E. Magill	Nov. 13, 1868	May 1, 1862
1904	Ins. Co. of North America	Philadelphia	Charles Platt	E. C. Smith	Jonathan Hunt, Son & Co.	Oct. 13, 1872	Oct. 13, 1872
1791	Ins. Co. of the State of Pennsylvania	Philadelphia	H. D. Sherred	G. E. Fryer	Brown, Craig & Co.	Feb. 15, 1878	Feb. 15, 1878
1870	International Marine	Liverpool	T. B. Ryden	W. W. Clay	Donaldson & Co.	Aug. 26, 1880	Aug. 26, 1880
1852	Launceston	Manchester, Eng.	N. Sheldherne	George Stewart	Falkner, Bell & Co.	July 10, 1874	July 10, 1874
1876	Lebanon Fire	Liverpool	Charles Bedford	W. W. Clay	Falkner, Bell & Co.	Aug. 26, 1880	Aug. 26, 1880
1866	Liverpool and London and Globe	Liverpool	A. Castellan	George Stewart	Charles D. Haven	April 12, 1880	May 1, 1862
1790	London Assurance	London	William Kemble	J. B. Davison	Wm. Lane Bookier	Aug. 26, 1872	Aug. 26, 1872
1861	London and Lancashire	Liverpool	C. G. Fothergill	J. P. Lawrence	Balfour Guthrie & Co.	Nov. 6, 1879	Nov. 6, 1879
1860	London and Provincial Marine	London	J. Borrudale	J. B. Moffat	Hutchinson & Mann	Apr. 3, 1879	Apr. 3, 1879
1871	Lordland	New York	C. Norwood	J. L. Daniel	Jennings & Stillman	Sept. 19, 1881	Sept. 19, 1881
1872	Magdeburg Marine	Magdeburg, Germany	A. Kalkow	E. B. Magnus	Gutte & Frank	Aug. 31, 1878	Aug. 31, 1878
1872	Manchester Fire	Manchester, Eng.	J. B. Northcott	T. H. Danzmann	Balfour Guthrie & Co.	April 22, 1880	April 22, 1880
1872	Manufacturers' Fire	New York	A. J. Smith	L. P. Carman	A. D. Smith	Oct. 31, 1881	Oct. 31, 1881
1873	Manufacturers' Fire and Marine	Hong Kong	Leung On	Woo Lin Yuen	Tuck Chong & Co.	Oct. 31, 1881	Oct. 31, 1881
1873	Marine	Boston	B. W. Crowninshield	J. J. Goodrich	Jennings & Stillman	Nov. 20, 1876	Nov. 20, 1876
1894	Maritime	Providence, R. I.	W. H. Haynes	W. Ralston	Falkner, Bell & Co.	July 3, 1874	July 3, 1874
1895	Metropole	Paris	F. Ozeane	W. P. Goodwin	A. P. Flint	Dec. 31, 1874	Dec. 31, 1874
1898	National Fire	New York	H. M. Ritchie	L. Colommet	H. W. Snow	Mar. 20, 1880	Mar. 20, 1880
1873	National Fire and Marine	Dunedin, N. Z.	J. M. Ritchie	H. H. Hall	William J. Dutton	May 13, 1879	May 13, 1879
1863	New Hampshire Fire	Manchester, N. H.	J. A. Weston	A. H. Jack	W. J. Callingham	Oct. 1, 1878	Oct. 1, 1878
1869	New Orleans Insurance Association	New Orleans	George Lemaux	J. O. French	Jennings & Stillman	Nov. 30, 1880	Nov. 30, 1880
1850	New Zealand	Auckland	Williamson	Leon Sore	Hutchinson & Mann	June 20, 1873	June 20, 1873
1860	Niagara	New York	J. Williamson	George P. Pierce	Hugh Ordie	Mar. 27, 1875	Mar. 27, 1875
1809	North British and Mercantile	London	P. Notman	P. F. Goodrich	Balfour Guthrie & Co.	Oct. 13, 1862	Oct. 13, 1862
1892	North China	Shanghai	G. H. Burnett	P. F. Goodrich	Macdonald & Hawes	June 13, 1876	June 13, 1876
1868	North German Fire	Hamburg	E. H. Lavers	H. S. Morris	Wm. Lane Bookier	May 1, 1862	May 1, 1862
1866	Northwestern National	Hamburg	H. T. Merck & Co.	S. Valentine	Philip Speyer & Co.	Sept. 20, 1877	Sept. 20, 1877
1897	North Union	Milwaukee	A. Mitchell	C. Penger	A. D. Smith	Feb. 19, 1877	Feb. 19, 1877
1877	On Tai	Norwich, Eng.	H. S. Patterson	J. P. McGregor	Falkner, Bell & Co.	July 13, 1877	July 13, 1877
1867	Orient	Hong Kong	Lee Sing	C. E. Bignold	Wan Yung Lung Kee & Co.	Nov. 22, 1877	Nov. 22, 1877
1867	Orient	Hartford	Lee Sing	Ho Amel	Jacob & Euston	Mar. 10, 1881	Mar. 10, 1881
1851	Pacific Fire	New York	T. F. Jeremiah	George W. Lester	A. J. Bryant	Mar. 23, 1881	Mar. 23, 1881

ANNUAL STATEMENTS.

CALIFORNIA INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY, 1861.

C. T. HOPKINS, President.

L. L. BROMWELL, Secretary.

Joint stock capital authorized \$600,000
 Joint stock capital paid up in cash 600,000

YEAR ENDING DECEMBER 31, 1881.

ASSETS.

Value of real estate owned by the company \$133,000
 Loans on bond and mortgage (duly recorded, and being first liens on the fee-simple), upon which not more than one year's interest is due 39,500
 Value of lands mortgaged, exclusive of buildings and perishable improvements \$56,600 00
 Value of the buildings (insured for \$23,000 as collateral) 25,600 00

Total value of said mortgaged premises \$82,200 00

Stocks, bonds, and other securities owned absolutely by the company:

	Par Value.	Market Value.
23 Oakland Gas company's bonds (first mortgage).....	\$23,000 00	\$23,000 00
272 shares Bank of California stock	27,200 00	42,160 00
300 shares First National Bank of San Francisco stock	30,000 00	36,600 00
200 shares Oakland Gas Light Company's stock	20,000 00	5,400 00
400 shares Oakland Bank of Saving's stock	40,000 00	23,200 00
15 First mortgage bonds Los Angeles Gas Company	15,000 00	15,000 00
30 bonds Atlantic and Pacific R. R. Co. (first mortgage Western Division).....	30,000 00	30,300 00
United States bonds, 4s	100,000 00	118,500 00
United States bonds, 3½s	150,000 00	152,062 00
	\$435,200 00	\$446,222 00

Stocks, bonds, and other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:

	Par Value.	Market Value.	Amount Loaned.
190 shares Brooklyn and Fruit Vale R. R. Co. stock	\$19,000 00	\$19,000 00	\$7,500 00
Cash in office and in banks			170,609
Interest due and accrued on stocks not included in "market value"			4,256
Interest due and accrued on term deposits in banks			2,121
Gross premiums in due course of collection			35,690
Bills receivable, not matured, taken for fire, marine, and inland risks			17,526
Tax due from mortgagor			94

Total admitted assets

\$856,511

CALIFORNIA INSURANCE COMPANY—Continued.

LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$2,800 00	
Losses in process of adjustment	764 16	
		\$3,564 16
Gross premiums on fire risks running one year or less, \$128,675 13; unearned premiums, 50 per cent.	\$64,337 57	
Gross premiums on fire risks running more than one year, \$26,694 71; unearned premiums, pro rata	14,592 63	
Gross premiums on marine and inland navigation risks, \$3,893 19; unearned premiums, 100 per cent.	3,893 19	
Gross premiums on marine time risks, \$42,643 90; unearned premiums, 50 per cent.	21,321 95	
		104,145 34
Commissions, brokerage, and other charges due and to become due		2,517 00
Gross liabilities except capital stock		\$110,226 50
Surplus as regards policy holders		\$746,290 97
Joint stock capital actually paid up in cash		600,000 00
Surplus over paid up capital and all other liabilities		\$146,290 97

INCOME.

	Fire.	Marine.	
Gross premiums received in cash	\$162,434 36	\$67,819 04	
Deduct reinsurance, rebate, abatement, and return premiums	20,010 17	10,608 26	
Net cash actually received for premiums	\$142,424 19	\$57,210 78	\$199,634 97
Received for interest on bonds and mortgages, and interest and dividends on stocks and bonds			28,331 67
Received for rents, \$7,432 32; profits on sale of bonds, \$3,500 00			10,932 32
Received for increased capital			300,000 00
Aggregate amount of income received in cash			\$538,898 96

EXPENDITURES.

	Fire.	Marine.	
Gross amount paid for losses, including \$18,603 43	\$66,033 71	\$14,762 60	
Losses in previous years	5,695 42	935 11	
Deduct salvage and reinsurance			
Net amount paid during the year for losses	\$60,338 29	\$13,827 49	\$74,165 78
Cash dividends paid stockholders			64,500 00
Commissions and brokerage			27,560 69
Salaries, fees, and all other charges for officers, clerks, agents, and all other employés			28,278 32
State, national, and local taxes			2,850 56
Agencies' expenses, traveling expenses, stationery, and printing, etc.			28,435 84
Aggregate amount of expenditures in cash			\$225,791 19

CALIFORNIA INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force on December 31st, of the preceding year	\$8,817,321 00	\$127,456 29	\$436,183 00	\$34,164 72
Written during the year	12,397,473 00	167,962 56	2,900,051 00	72,311 00
Total	\$21,214,794 00	\$295,418 85	\$3,336,234 00	\$106,475 72
Deduct those expired and marked off as terminated	9,706,260 00	135,263 01	2,690,504 00	58,568 00
In force at the end of the year	\$11,508,534 00	\$160,155 84	\$645,730 00	\$47,907 72
Deduct amount reinsured	279,750 00	4,786 00	20,750 00	1,430 00
Net amount in force	\$11,228,784 00	\$155,369 84	\$624,980 00	\$46,537 72

COMMERCIAL INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY 26, 1872.

JOHN H. WISE, President.

CHARLES A. LATON, Secretary.

Joint stock capital authorized \$200,000 00
 Joint stock capital paid up in cash 200,000 00

YEAR ENDING DECEMBER 31, 1881.

ASSETS.

Loans on bond and mortgage (duly recorded, and being first liens on the fee-simple) upon which not more than one year's interest is due
 Loans on bond and mortgage (first liens) upon which more than one year's interest is due
 Interest due and accrued on all said bonds and mortgages
 Value of lands mortgaged, exclusive of buildings \$187,500 00
 Value of buildings mortgaged (insured for \$126,950, as collateral) 163,700 00

Total value of said mortgaged premises \$351,200 00

Stocks, bonds, and other securities owned absolutely by the company:

	Par Value.	Market Value.
1900 shares Merchants' Exchange Bank stock @ \$28—	\$190,000 00	\$53,200 00
(37 per cent. of the above has been paid in cash in liquidation.)		
50 bonds U. S. Registered Consols, \$1,000 each, @ \$118½	50,000 00	59,375 00
150 shares Spring Valley Water Works stock, @ \$101½	15,000 00	15,225 00
16 bonds Shasta County, \$1,000 each	16,000 00	17,200 00
	\$271,000 00	\$145,000 00

Stocks, bonds, and other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:

Amount carried forward

\$280,191 33

COMMERCIAL INSURANCE COMPANY—Continued.

Amount brought forward			\$280,191 33
10 shares Los Angeles County Bank stock	Par Value. \$5,000 00	Market Value. \$5,000 00	
10 shares Merchants Exchange Association stock, @ \$60	9,000 00	5,400 00	\$2,000 00
10 shares Merchants' Exchange Bank, @ \$28	10,000 00	2,800 00	
10 shares California Furniture Manufacturing Company stock, @ \$90	12,000 00	10,800 00	4,000 00
10 shares Sutter Street Railroad Company stock, @ \$65	8,000 00	5,200 00	
10 shares Gold and Telegraph Company stock, @ \$83	10,000 00	8,300 00	11,500 00
10 shares Safe Deposit Co. stock, @ \$27	10,000 00	2,700 00	
	\$64,000 00	\$40,200 00	\$17,500 00
Loans on commercial endorsed notes			19,725 00
Cash in office and banks			21,583 53
Interest due and accrued on stocks and bonds, not included in "market value"			1,013 82
Interest due and accrued on collateral loans			886 31
Gross premiums in due course of collection			21,331 50
Bills receivable, not matured, taken for fire, marine, and inland risks			14,300 33
Total admitted assets			\$376,532 82
LIABILITIES.			
Losses adjusted and unpaid, and in process of adjustment			\$12,530 54
Gross premiums on fire risks running one year or less, \$92,956 29;			
unearned premium, 50 per cent.		\$46,478 15	
Gross premiums on fire risks running more than one year, \$6,774 38;			
unearned premiums, pro rata		4,705 85	
Gross premiums on marine and inland navigation risks, \$1,304 49;			
unearned premiums, 100 per cent.		1,304 49	
Gross premiums on marine time risks—unearned premiums, 50 per cent.		18,424 68	
			70,913 17
Total liabilities, except capital stock			\$83,443 71
Surplus, as regards policy holders			\$293,089 11
Joint stock capital paid up in cash			200,000 00
Surplus over paid up capital and all other liabilities			\$93,089 11
INCOME.			
		Fire.	Marine.
Gross premiums received in cash	\$117,362 87	\$56,547 82	
Deduct reinsurance, rebate, abatement, and return premiums	19,984 90	6,531 12	
Net cash actually received for premiums	\$97,377 97	\$50,016 70	\$147,394 67
Received for interest on bonds and mortgages, and interest and dividends on stocks and bonds			16,169 57
Aggregate amount of income received in cash			\$163,564 24
EXPENDITURES.			
		Fire.	Marine.
Amount paid for losses (including \$9,824 65 losses in previous years)	\$32,451 63	\$19,181 79	\$51,633 42
Cash dividends paid stockholders			24,000 00
Commissions and brokerage			20,287 75
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees			21,791 87
Taxes, and all other payments and expenditures			16,468 41
Aggregate amount of expenditures paid in cash			\$137,125 14

COMMERCIAL INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premium thereon.
In force on December 31st of preceding year.....	\$6,650,797 00	\$103,131 11	\$340,243 00	\$30,243 00
Written during the year.....	7,294,479 00	117,362 87	1,661,134 00	56,449 00
Totals.....	\$13,945,276 00	\$220,493 98	\$2,001,377 00	\$86,692 00
Deduct those expired and marked off as terminated.....	7,649,176 00	116,341 86	1,512,379 00	46,544 00
In force at the end of the year.....	\$6,296,100 00	\$104,152 12	\$488,998 00	\$40,344 00
Deduct amount reinsured.....	196,550 00	4,421 45	32,170 00	2,166 00
Net amount in force.....	\$6,099,550 00	\$97,730 67	\$456,828 00	\$38,178 00

FIREMAN'S FUND INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY 3, 1863.

D. J. STAPLES, President.

WM. J. DUTTON, Secretary.

Joint stock capital authorized..... \$750,000
 Joint stock capital paid up in cash..... 750,000

YEAR ENDING DECEMBER 31, 1881.

ASSETS.

Value of real estate owned by the company.....
 Loans on bond and mortgage (duly recorded, and being first liens on the fee-simple) upon which not more than one year's interest is due.....
 Interest due on all said bond and mortgage loans..... \$193,200 00
 Value of lands mortgaged, exclusive of buildings.....
 Value of buildings mortgaged (insured for \$71,100 as collateral)..... 120,250 00

Total value of said mortgaged premises..... \$313,450 00

Stocks, bonds, and other securities owned absolutely by the company:

	Par Value.	Market Value.
United States registered bonds, 4 per cent.....	\$540,000 00	\$639,900 00
Oakland City bonds, 8 per cent.....	25,000 00	30,625 00
Oakland Gas Light bonds, 7 per cent.....	17,000 00	17,347 06
First National Gold Bank stock, S. F., 99 shares.....	9,900 00	11,880 00
	\$591,900 00	\$699,752 06

Stocks, bonds, and other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:

	Par Value.	Market Value.	Am't Loaned.
100 shares Gold and Stock Telegraph Co.....	\$10,000 00	\$8,000 00	\$5,250 00
51 shares California Powder Co. stock.....	5,100 00	6,120 00	3,500 00
250 shares Bank of Sonoma County stock.....	25,000 00	27,500 00	10,000 00
440 shares Masonic Hall Association and Endorsement stock.....	4,400 00	4,400 00	4,000 00
	\$44,500 00	\$46,020 00	\$22,750 00

Amount carried forward.....

FIREMAN'S FUND INSURANCE COMPANY—Continued.

Amount brought forward.....			\$1,049,929 80
Cash in office and banks.....			96,271 12
Interest due and accrued on stocks not included in "market value".....			676 00
Interest due and accrued on collateral loans.....			1,444 22
Gross premiums in due course of collection.....			56,364 91
Bills receivable, not matured, taken for fire, marine, and inland risks.....			34,180 44
Amounts due and accrued.....			230 00
Advances for taxes, etc., on real estate, secured by terms of original mortgage.....			819 31
Total admitted assets.....			\$1,239,915 80
LIABILITIES.			
Losses adjusted and unpaid.....		\$29,027 00	
Losses in process of adjustment.....		13,180 97	
Losses resisted.....		9,785 83	
Total unpaid losses.....		\$51,993 80	
Deduct reinsurance thereon.....		6,800 00	
Net amount of unpaid losses.....		\$45,193 80	\$45,193 80
Gross premiums on fire risks running one year or less, \$364,516 42; unearned premiums, 50 per cent.....		\$182,258 21	
Gross premiums on fire risks running more than one year, \$174,723 87; unearned premiums pro rata.....		90,229 81	
Gross premiums on marine and inland navigation risks, \$6,607 56; unearned premiums, 100 per cent.....		6,607 56	
Gross premiums on marine time risks, \$54,329 87; unearned premiums, 50 per cent.....		27,164 94	
Total unearned premiums.....		\$306,260 52	\$306,260 52
Cash dividends remaining unpaid.....		39 00	
Commissions and brokerage due and to become due.....		4,054 84	
Marine bills payable, \$6,084 53; agents' balances, \$303 60.....		6,388 13	
Gross liabilities, except capital stock.....		\$361,936 29	
Surplus as regards policy holders.....		\$877,979 51	
Joint stock capital actually paid up in cash.....		750,000 00	
Surplus over paid up capital and all other liabilities.....		\$127,979 51	
INCOME.			
	Fire.	Marine.	
Gross premiums received in cash.....	\$602,178 73	\$102,410 68	
Gross cash received on notes taken for premiums.....		70,570 12	
Gross cash received for premiums.....	\$602,178 73	\$172,980 80	
Deduct reinsurance, rebate, abatement, and return premiums.....	116,101 42	57,875 96	
Net cash actually received for premiums.....	\$486,077 31	\$115,104 84	\$601,182 15
Received for interest on bonds and mortgages.....		11,441 21	
Received for interest and dividends on stocks and bonds, and collateral loans.....		27,360 63	
Received for rents.....		13,786 45	
Aggregate amount of income received in cash.....			\$653,770 44
EXPENDITURES.			
	Fire.	Marine.	
Gross amount paid for losses (including \$40,443 44 losses in previous years).....	\$268,699 80	\$68,836 05	
Deduct reinsurance and salvages.....	18,506 48	22,025 73	
Net amount paid during the year for losses.....	\$250,193 32	\$46,810 32	\$297,003 64
Cash dividends paid stockholders.....			90,251 61
Commissions and brokerage.....			69,036 73
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			34,373 47
State, national and local taxes.....			10,567 34
All other payments and expenditures.....			87,270 73
Aggregate amount of expenditures in cash.....			\$588,503 52

FIREMAN'S FUND INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premium thereon.
In force December 31st of the preceding year	\$44,316,742 00	\$533,729 08	\$910,843 00	\$65,711 17
Written during the year	50,381,914 00	595,253 14	8,228,995 00	174,668 00
Totals	\$94,698,656 00	\$1,128,982 22	\$9,139,838 00	\$240,380 00
Deduct those expired and marked off as terminated	41,749,992 00	522,049 75	7,911,648 00	152,043 00
In force at the end of the year	\$52,948,664 00	\$606,932 47	\$1,228,190 00	\$88,337 00
Deduct amount reinsured	4,527,535 00	67,692 18	395,430 00	27,400 00
Net amount in force	\$48,421,129 00	\$539,240 29	\$832,760 00	\$60,937 00

HOME MUTUAL INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED SEPTEMBER, 1864.

J. F. HOUGHTON, President.

CHARLES R. STORY, Secretary.

Joint stock capital authorized \$300,000
 Joint stock capital paid up in cash 300,000

YEAR ENDING DECEMBER 31, 1881.

ASSETS.			
Value of real estate owned by the company			
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			
Loans on bond and mortgage (first liens) upon which more than one year's interest is due			
Interest due on all said bond and mortgage loans, \$3,098 25; interest accrued thereon, \$4,966 48			
Value of lands mortgaged, exclusive of buildings		\$514,450 00	
Value of the buildings mortgaged (insured for \$90,275 00 as collateral)		145,096 00	
Total value of said mortgaged premises		\$659,546 00	
Stocks, bonds, and other securities owned absolutely by the company:			
	Par Value.	Market Value.	
50 United States bonds, registered	\$50,000 00	\$59,000 00	
1 share South San Francisco Dock stock	1,000 00	400 00	
455 warrants of Jefferson County, Colorado	16,319 50	16,966 79	
	\$67,319 50	\$76,366 79	
Stocks, bonds, and other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:			
	Par Value.	Market Value.	Am't Loaned.
492,361 lbs of wheat in warehouse	\$7,385 00	\$7,385 00	\$5,062 50
25 shares Commercial Bank stock	2,500 00	850 00	500 00
Santa Clara County warrant	100 00	100 00	100 00
	\$9,985 00	\$8,335 00	\$5,662 50
Amount carried forward			

HOME MUTUAL INSURANCE COMPANY—Continued.

Amount brought forward		\$415,155 30
Endorsed notes		95,216 45
Cash in office and banks		111,056 50
Interest due and accrued on Jefferson County warrants		827 15
Interest due and accrued on collateral loans		2,424 66
Gross premiums in due course of collection		54,152 77
Cash in hands of attorney, at Denver, Colorado, for the purchasing of Jefferson County warrants		1,000 00
Total admitted assets		\$679,832 83
LIABILITIES.		
Losses adjusted and unpaid		\$350 00
Losses in process of adjustment		1,950 00
Losses resisted		5,250 00
		\$7,550 00
Gross premiums on fire risks running one year or less, \$239,692 31; unearned premiums 50 per cent.	\$119,846 15	
Gross premiums on fire risks running more than one year, \$94,743 08; unearned premiums pro rata	51,566 60	
		171,412 75
Cash dividends remaining unpaid		2,205 00
Gross liabilities, except capital stock		\$181,167 75
Surplus as regards policy holders		\$498,665 08
Joint stock capital actually paid up in cash		300,000 00
Surplus over paid up capital and all other liabilities		\$198,665 08
INCOME.		
Gross premiums received in cash	\$319,179 84	
Deduct reinsurance, rebate, abatement, and return premiums	38,985 88	
Net cash actually received for premiums	\$280,193 96	\$280,193 96
Interest on bonds and mortgages, and interest and dividends on stocks and bonds		37,196 19
Received for rents, \$1,021 00; salvages, \$2,029 75; appreciation of investments, \$10,500 00		13,550 75
Aggregate amount of income received in cash		\$330,940 90
EXPENDITURES.		
Gross amount paid for losses (including \$8,769 31, losses in previous years)	\$125,107 36	
Deduct reinsurance and salvages	5,006 04	
Net amount paid for losses	\$120,101 32	\$120,101 32
Cash dividends paid stockholders		36,000 00
Commissions and brokerage		65,621 04
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees		35,902 50
State, national, and local taxes		4,886 07
Advertising, office expenses, rent, agency expenses, etc.		30,447 53
Aggregate amount of expenditures in cash		\$292,958 46

HOME MUTUAL INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on December 31st of the preceding year.....	\$21,250,751 00	\$342,520 00
Written during the year.....	25,249,106 00	373,128 00
Totals.....	\$46,499,857 00	\$715,648 00
Deduct those expired and marked off as terminated.....	24,683,376 00	374,788 00
In force at the end of the year.....	\$21,816,481 00	\$340,838 00
Deduct amount reinsured.....	362,575 00	6,428 00
Net amount in force.....	\$21,453,906 00	\$334,410 00

OAKLAND HOME INSURANCE COMPANY.

LOCATED AT OAKLAND, CALIFORNIA—ORGANIZED JANUARY, 1880.

G. M. FISHER, President.

WILLIAM F. BLOOD, Secretary.

Joint stock capital authorized.....\$200,000
 Joint stock capital paid up in cash.....200,000

YEAR ENDING DECEMBER 31, 1881.

ASSETS.

Value of real estate owned by the company.....\$2,765
 Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....160,379
 Interest due on all said bond and mortgage loans.....1,889
 Value of lands mortgaged, exclusive of buildings.....\$328,144 00
 Value of buildings mortgaged (insured for \$87,880 as collateral).....100,656 00

Total value of said mortgaged premises.....\$428,800 00

Stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:

	Par Value.	Market Value.	Am't Loaned.
Note Belshaw & Judson, due Feb. 1, 1882.....	\$10,000 00	\$10,000 00	\$10,000 00
11 shares Union National Bank stock.....	1,100 00	1,320 00	600 00
13 shares Union Savings Bank stock.....	1,300 00	1,365 00	1,100 00
	\$12,400 00	\$12,685 00	\$11,700 00

Cash in office and banks.....55,749
 Interest due and accrued on collateral loans and money in banks.....803
 Gross premiums in due course of collection.....11,087
 Due from other sources.....264

Total admitted assets.....\$244,637

OAKLAND HOME INSURANCE COMPANY—Continued.

LIABILITIES.

Gross premiums on fire risks running one year or less.....\$50,154 89;	
Unearned premiums 50 per cent.....	\$25,077 44
Gross premiums on fire risks running more than one year.....\$11,157 61;	
Unearned premiums pro rata.....	7,933 17
Cash dividends remaining unpaid.....	\$33,010 61
All other demands against the company.....	551 50
	5,098 93
Gross liabilities except capital stock.....	\$38,661 04
Surplus as regards policy holders.....	\$205,995 97
Joint stock capital actually paid up in cash.....	200,000 00
Surplus over capital and all other liabilities.....	\$5,995 97

INCOME.

Gross cash received for premiums.....	\$75,239 01
Deduct reinsurance, rebate, abatement, and return premiums.....	17,393 00
Net cash actually received for premiums.....	\$57,846 01
Received for interest on bonds and mortgages.....	11,480 43
Received for interest and dividends on stocks and bonds.....	2,225 65
Profit and loss, and exchange.....	1,725 20
Aggregate amount of income received in cash.....	\$73,277 29

EXPENDITURES.

Net amount paid for losses.....	\$20,365 21
Cash dividends paid to stockholders.....	7,448 50
Commissions and brokerage.....	6,073 51
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	12,308 52
State, National, and local taxes.....	6,601 41
Aggregate amount of expenditures in cash.....	\$55,988 93

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on December 31st of the preceding year.....	\$2,758,875 00	\$37,475 13
Written during the year.....	5,397,992 00	75,239 01
Totals.....	\$8,156,867 00	\$112,714 14
Deduct those expired and marked off as terminated.....	3,506,406 00	46,418 96
In force at the end of the year.....	\$4,650,460 00	\$66,295 18
Deduct amount reinsured.....	316,766 00	4,932 68
Net amount in force.....	\$4,333,694 00	\$61,312 50

STATE INVESTMENT AND INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED DECEMBER 31, 1871.

A. J. BRYANT, President.

CHARLES H. CUSHING, Secretary.

Joint stock capital authorized.....\$200,000
 Joint stock capital paid up in cash.....200,000

YEAR ENDING DECEMBER 31, 1881.

ASSETS.

Value of real estate owned by the company.....\$152,389
 Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....82,166
 Interest accrued on all said mortgage loans.....
 Value of lands mortgaged, exclusive of buildings.....\$166,500 00
 Value of buildings mortgaged (insured for \$58,300 as collateral).....85,500 00

Total value of said mortgaged premises.....\$252,000 00

Stocks, bonds, and other securities owned absolutely by the company:

	Par Value.	Market Value.
50 United States bonds (4's).....	\$50,000 00	\$59,250 00
10 Sonoma County bonds (8 per cents.).....	10,000 00	11,000 00
10 city and county bonds (Montgomery Avenue).....	10,000 00	4,000 00
	\$70,000 00	\$74,250 00

Stocks, bonds, and other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:

	Par Value.	Market Value.	Amount Loaned.
156 shares California Dry Dock Co.'s stock.....	\$15,600 00	\$7,800 00	\$4,000 00
Indorsed and commercial notes.....			7,600
Cash in company's office and in banks.....			10,578
Interest due and accrued on stocks not included in "market value".....			1,220
Interest due and accrued on collateral loans.....			80
Gross premiums in due course of collection.....			33,964
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks.....			3,330
Rents due and accrued.....			400
Judgment in course of collection.....			3,300

Total admitted assets.....\$373,810

LIABILITIES.

Losses adjusted and unpaid.....\$4,655 75
 Losses in process of adjustment.....3,472 00
 Losses resisted.....2,500 00

Gross amount of unpaid losses.....\$10,627 75
 Deduct reinsurance.....825 00

Net amount of unpaid losses.....\$9,802 75

Gross premiums on fire risks running one year or less, \$164,664 98;
 unearned premiums 50 per cent.....\$82,332 49
 Gross premiums on fire risks running more than one year, \$13,625 53;
 unearned premiums pro rata.....\$7,233 32
 Gross premiums on marine and inland navigation risks, \$745 27;
 unearned premiums 100 per cent.....745 27
 Gross premiums on marine time risks, unearned premiums 50 per cent.....\$3,666 92

Cash dividends remaining unpaid.....
 Marine notes payable.....
 Commissions and brokerage due and to become due.....

Gross liabilities except capital stock.....\$106,110

STATE INVESTMENT AND INSURANCE COMPANY—Continued.

Surplus as regards policy holders.....\$267,691 99
 Joint stock capital actually paid up in cash.....200,000 00
 Surplus over capital and all other liabilities.....\$67,691 99

INCOME.

	Fire.	Marine.
Gross premiums received in cash.....	\$197,140 22	\$9,547 99
Gross cash received on notes taken for premiums.....		10,853 29
Gross cash received for premiums.....	\$197,140 22	\$20,401 28
Deduct reinsurance, rebate, abatement, and return premiums.....	24,256 90	4,509 76

Net cash actually received for premiums.....\$172,883 32 \$15,891 52 \$188,774 84

Received for interest on bonds and mortgages.....3,462 05
 Received for interest and dividends on stocks and bonds.....2,958 91
 Received for rents.....9,732 00

Aggregate amount of income received in cash.....\$204,928 80

EXPENDITURES.

	Fire.	Marine.
Gross amount paid for losses (including \$11,354 65 losses in previous years).....	\$65,254 23	\$16,741 28
Deduct reinsurance and salvages.....	5,279 80	175 32
Net amount paid for losses.....	\$59,974 43	\$16,565 96

Cash dividends paid stockholders.....27,439 50

Commissions and brokerage.....37,818 01

Salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....17,268 65

State, national, and local taxes.....1,456 48

Printing, advertising, rent, office, and agency expenses, etc.....18,392 19

Aggregate amount of expenditures in cash.....\$178,915 22

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force on December 31st of the preceding year.....	\$11,659,800 00	\$174,617 99	\$269,041 00	\$21,662 83
Written during the year.....	12,990,138 00	192,637 77	586,908 00	16,204 06
Totals.....	\$24,649,938 00	\$367,255 76	\$855,949 00	\$37,866 89
Deduct those expired and marked off as terminated.....	12,255,596 00	184,074 75	713,471 00	29,487 77
In force at the end of the year.....	\$12,394,342 00	\$183,181 01	\$142,478 00	\$8,379 12
Deduct amount reinsured.....	295,850 00	5,250 50	3,000 00	300 00
Net amount in force.....	\$12,098,492 00	\$177,930 51	\$139,478 00	\$8,079 12

UNION INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED APRIL 28, 1865.

GUSTAVE TOUCHARD, President.

JAMES D. BAILEY, Secretary.

Joint stock capital authorized \$750,000
 Joint stock capital paid up in cash 750,000

YEAR ENDING DECEMBER 31, 1881.

ASSETS.

Value of real estate owned by the company \$100,000
 Loans on bond and mortgage (first liens) upon which not more than one year's interest is due 348,354
 Interest due on all said bond and mortgage loans 3,342
 Value of lands mortgaged, exclusive of buildings \$459,000 00
 Value of buildings mortgaged (insured for \$220,600 as collateral) 353,500 00

Total value of said mortgaged premises \$812,500 00

Stocks, bonds, and other securities owned absolutely by the company:

	Par Value.	Market Value.
Bonds of United States, 4 per cent. Consols 1907	\$295,000 00	\$345,150 00
Bonds of United States, 3½ per cent. continued sixes	10,000 00	10,125 00
Montgomery Avenue bonds, California	120,000 00	48,000 00
Oakland City bonds, California	8,000 00	10,000 00
Stockton City bonds, California	6,000 00	6,300 00
Alameda town bonds, California	10,000 00	11,000 00
	\$449,000 00	\$430,575 00

Stocks, bonds, and other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:

	Par Value.	Market Value.	Am't Loaned.
23 shares S. F. Gaslight Co. stock	\$2,300 00	\$1,610 00	\$1,350 00
Cash in office and in banks			1,330 00
Interest due and accrued on stocks not included in "market value"			104,195 00
Interest due and accrued on collateral loans			2,366 00
Gross premiums in due course of collection			171 00
Bills receivable, not matured, taken for fire, marine, and inland risks			37,545 00
			8,004 00
			\$1,036,398 00

Total admitted assets

LIABILITIES.

Losses in process of adjustment \$21,904 00
 Gross premiums on fire risks running one year or less, \$189,414 53; unearned premiums, 50 per cent. \$94,707 26
 Gross premiums on fire risks running more than one year, \$35,666 30; unearned premiums, pro rata 23,794 34
 Gross premiums on marine and inland navigation risks, \$9,886 00; unearned premiums, 100 per cent. 9,886 00
 Gross premiums on marine time risks, unearned premiums, 50 per cent. 10,663 20

Total unearned premiums \$139,050 80

Unused balances of notes taken in advance on marine policies, returnable on settlement 450 00
 Cash dividends remaining unpaid 135 00
 Commissions and brokerage due or to become due 1,214 00

Total liabilities, except capital stock

Surplus as regards policy holders

Joint stock capital actually paid up in cash

Surplus over capital and all other liabilities

UNION INSURANCE COMPANY—Continued.

INCOME.

	Fire.	Marine.	
Gross premiums received in cash	\$255,795 54	\$84,234 70	
Gross cash received on notes taken for premiums		17,992 25	
Gross cash received for premiums	\$255,795 54	\$102,226 95	
Deduct reinsurance, rebate, abatement, and return premiums	33,116 68	11,823 60	
Net cash received for premiums	\$222,678 86	\$90,403 35	\$313,082 21
Received for interest on bonds and mortgages			30,221 38
Received for interest and dividends on stocks and bonds			14,269 25
Received for rents			8,245 00
Aggregate amount of income received in cash			\$365,817 84

EXPENDITURES.

	Fire.	Marine.	
Gross amount paid for losses (including \$5,232 12 losses in previous years)	\$74,866 36	\$48,590 75	
Deduct reinsurance and salvages	2,259 42	4,025 71	
Net amount paid for losses	\$72,606 94	\$44,565 04	\$117,171 98
Cash dividends paid stockholders			89,975 00
Commissions and brokerage			45,350 01
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees			46,891 26
State, national, and local taxes			10,510 08
Advertising, printing, traveling expenses, and sundries			34,439 28
Aggregate amount of expenditures in cash			\$344,337 61

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force on December 31st of the preceding year	\$12,323,248 00	\$149,849 87	\$871,327 00	\$27,565 00
Written during the year	24,357,038 00	260,963 79	10,043,062 00	103,935 15
Totals	\$36,680,286 00	\$410,813 66	\$10,914,389 00	\$131,500 15
Deduct those expired and marked off as terminated	16,697,204 00	174,595 46	10,056,530 00	98,590 75
In force at the end of the year	\$19,983,082 00	\$236,218 20	\$857,859 00	\$32,909 40
Deduct amount reinsured	933,148 00	11,137 37	73,812 00	1,697 00
Net amount in force	\$19,049,934 00	\$225,080 83	\$784,047 00	\$31,212 40

WESTERN FIRE AND MARINE INSURANCE COMPANY

LOCATED AT SAN FRANCISCO—ORGANIZED DECEMBER 4, 1878.

P. J. WHITE, President.

R. G. BRUSH, Secretary

Joint stock capital authorized \$200,000
 Joint stock capital paid in cash 200,000

YEAR ENDING DECEMBER 31, 1881.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due \$175,500

Stocks, bonds, and other securities owned absolutely by the company:

	Par Value.	Market Value.	
United States bonds, 4 per cent.	\$50,000 00	\$59,250 00	59,250
Cash in office and in banks			8,175
Interest due and accrued on stocks not included in "market value"			500
Interest due and accrued on bonds and mortgages			1,243
Gross premiums in due course of collection			42,943
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks			373
Bills receivable other than those taken for premiums			4,600

Total admitted assets \$292,508

LIABILITIES.

Losses adjusted and unpaid \$638
 Gross premiums on fire risks running one year or less, \$130,562 23;
 unearned premiums, 50 per cent. \$65,281 12
 Gross premiums on fire risks running more than one year,
 \$9,869 83; unearned premiums, pro rata 5,681 48

Commissions and brokerage due and to become due 2,370

Gross liabilities except capital stock \$73,968

Surplus as regards policy holders \$218,620

Joint stock capital paid up in cash 200,000

Surplus over paid up capital and all other liabilities \$18,620

INCOME.

Gross premiums received in cash \$164,934 71
 Deduct reinsurance, rebate, abatement, and return premiums 15,118 41

Net cash received for premiums \$149,816 30

Received for interest on bonds and mortgages 14,900

Aggregate amount of income received in cash \$164,716 30

EXPENDITURES.

Net amount paid during the year for losses \$67,490
 Cash dividends paid stockholders 12,000
 Commissions and brokerage 28,500
 Salaries, fees, and all other charges of officers, clerks, agents, and all other employes 11,500
 State, national, and local taxes 1,500
 Traveling expenses, fire patrol, rent, maps, etc. 15,500

Aggregate amount of expenditures in cash \$135,690

WESTERN FIRE AND MARINE INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.
in force on December 31st, of the preceding year	\$6,304,948 00	\$102,450 82
Written during the year	10,259,306 00	164,934 71
Total	\$16,564,254 00	\$267,385 53
Deduct those expired and marked off as terminated	7,263,048 00	123,116 83
in force at the end of the year	\$9,301,206 00	\$144,268 70
Deduct amount reinsured	185,290 00	3,836 64
Net amount in force	\$9,115,916 00	\$140,432 06

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED 1868.

GEORGE A. MOORE, President.

E. B. MOTT, JR., Secretary.

Joint stock capital paid up in cash \$100,000 00

YEAR ENDING DECEMBER 31, 1881.

INCOME.

Cash received for premiums without deductions	\$222,395 16	
Notes and loans taken in part payment for premiums	28,737 13	
Premiums paid by dividends, \$14,914 53; by surrendered policies, \$10,664 87	25,579 40	
Total	\$276,711 69	
Deduct amount paid for reinsurance, less \$302 67, dividends thereon	861 84	
Total premium income	\$275,849 85	\$275,849 85
Cash received for interest on bonds and mortgages		55,339 67
Cash received for interest on bonds owned, and dividends on stocks		420 00
Cash received for interest on premium notes, loans, or liens		3,200 30
Cash received for interest on other debts due the company		2,549 35
Cash received for fees		518 90
Cash received for rents for use of company's property		1,062 88
Total income		\$339,440 95

DISBURSEMENTS.

Cash paid for losses and additions	\$99,579 62	
Premium notes or loans used in payment of same	2,414 38	
Cash paid for matured endowments and additions	33,385 58	
Premium notes or loans used in payment of same	3,144 17	
Total	\$138,523 75	\$138,573 75
Cash paid to annuitants		300 00
Cash paid for surrendered policies		21,179 40
Premium notes used in purchase of same, and voided by lapse		3,564 61
Cash surrender values applied in payment of premiums		14,600 94
Cash dividends paid to policy holders, \$1,009 45; same applied in payment of premiums, \$17,192 71		18,202 16
Premium notes or loans used in payment of dividends		2,075 20
Total paid policy holders	\$198,446 06	
Cash paid for commissions to agents		24,827 98

Amount carried forward \$223,324 04

Amount brought forward	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents	
Cash paid for medical examiners' fees	
Cash paid for salaries and other compensation of officers and other office employees	
Cash paid for State and local taxes, \$1,008 09; taxes and fees in other States, \$375 66	
Cash paid for rent	
Cash paid for commuting commissions	
Cash advanced to officers and agents, to be repaid out of future salaries or commissions	
Loss and gain	
Cash paid for advertising	
Printing, stationery, legal fees, postage, etc.	

Total disbursements

ASSETS.	
Cost value of real estate, exclusive of all incumbrances	
Loans on bond and mortgage (first liens) on real estate	
Loans secured by pledge of bonds, stocks, or other marketable collaterals	
Loans made in cash to policy holders, on this company's policies assigned as collateral	
Premium notes, loans, or liens on policies in force	
Cost value of bonds and stocks owned absolutely	
Cash in company's office	
Cash deposited in banks	
Bills receivable	
Agents' ledger balances	
Furniture and fixtures	
Individual accounts	
Merchandise, product of ranch	
Interest due (\$15,653 76) and accrued (\$8,292 36) on bonds and mortgages	
Interest accrued on bonds and stocks	
Interest due and accrued on collateral loans	
Interest due and accrued on premium notes or loans	
Market value of real estate over cost	
Market value of bonds and stocks over cost	
Gross premiums due and unreported on policies in force Dec. 1, 1881	\$28,178 46
Gross deferred premiums on policies in force December 31, 1881	14,465 92

Total	\$42,644 38
Deduct loading on above gross amount	8,528 87

Net amount of uncollected and deferred premiums

Supplies, printed matter and stationery

Total assets, as per the books of the company

Items not admitted:	
Furniture and fixtures	\$10,603 29
Saint Louis Mutual Life	1,316 63
Agents' balances	19,568 77
Individual accounts	17,136 56
Bills receivable	14,621 75
Supplies, printed matter and stationery	3,000 00

Total admitted assets

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1881, computed according to the American Experience Table of Mortality, with 4½ per cent. interest	
Claims for death losses and matured endowments in process of adjustment	

Total liabilities on policy holders' account	
Surplus, as regards policy holders	

PREMIUM NOTE ACCOUNT.

Premium notes or loans on hand December 31st of previous year	\$55,757 62	
Premium notes or loans received during the year	28,737 13	
		\$84,494 75
Deductions during the year as follows:		
Amount of notes or loans used in payment of losses and claims	\$4,839 25	
Amount of notes or loans used in purchase of surrendered policies, and voided by lapse	2,494 33	
Amount of notes or loans used in payment of dividends to policy holders	2,075 20	
Amount of notes or loans redeemed by maker in cash	20,113 05	
		29,521 83
Balance of note assets at end of the year		\$54,972 92

EXHIBIT OF POLICIES.

	Number.	Amount.	Number.	Amount.
Policies in force at the commencement of the year:				
Whole life policies	2,177	\$6,144,820 00		
Endowment policies	240	383,346 00		
All other policies	450	918,700 00		
Reversionary additions		21,311 00		
Number and amount			2,867	\$7,468,177 00
New policies issued during the year:				
Whole life policies	493	\$1,323,333 00		
Endowment policies	29	61,500 00		
All other policies	34	85,000 00		
Number and amount			556	1,469,833 00
Old policies revived:				
Whole life policies	3	\$4,500 00		
Endowment policies	1	2,000 00		
Additions by dividends		4,462 00		
Number and amount			4	10,962 00
Total number and amount			3,427	\$8,948,972 00
Policies terminated during the year—kinds of policies:				
Whole life policies	493	\$1,644,682 00		
Endowment policies	60	66,432 00		
All other policies	87	188,700 00		
Totals	645	\$1,899,814 00		
Policies terminated during the year—how terminated:				
By maturity	35	\$36,530 00		
By death	44	106,635 00		
By expiry	49	112,068 00		
By surrender	96	307,681 00		
By lapse	316	989,400 00		
Not taken	105	367,500 00		
Number and amount			645	1,899,814 00
Policies in force at the end of the year, including additions:				
Whole life policies	2,175	\$5,827,971 00		
Endowment policies	210	380,414 00		
All other policies	397	815,000 00		
Reversionary additions		25,773 00		
Total number and amount in force			2,782	\$7,049,158 00
Policies reinsured			2	\$28,471 00

TABLE No. 12.

Summary of Assets, Liabilities, Income, Expenditures, etc., and Amount of Surplus over Capital Stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—California Companies.

NAME.	Location.	Cash Capital paid up.	Gross Assets.	Liabilities, capital not included.	Gross Income.	Gross Expenditures.	Losses incurred during the year.	Net Surplus over Liabilities, capital not included.
California Commercial	San Francisco	\$600,000 00	\$856,517 47	\$110,226 50	\$536,898 96	\$225,791 19	\$58,348 59	\$146,290 97
Fireman's Fund	San Francisco	200,000 00	376,532 82	83,443 71	163,564 24	137,125 14	57,283 00	93,089 11
Home Mutual	San Francisco	750,000 00	1,239,915 80	361,936 29	653,770 44	588,503 52	297,122 02	127,979 51
Oakland Home	San Francisco	300,000 00	679,832 83	181,167 75	330,940 90	292,938 46	116,382 00	193,665 08
State Investment	Oakland	200,000 00	244,687 01	38,661 04	73,277 29	55,988 93	20,365 21	5,995 97
Union	San Francisco	200,000 00	373,810 99	106,119 00	204,928 80	178,915 22	74,988 49	67,691 99
Western Fire and Marine	San Francisco	750,000 00	1,036,398 18	162,815 05	365,817 84	344,337 61	125,557 69	123,583 13
	San Francisco	200,000 00	292,536 68	73,964 10	164,808 96	135,633 18	67,719 63	18,622 58
Totals		\$3,200,000 00	\$5,100,251 78	\$1,118,333 44	\$2,496,007 43	\$1,959,253 25	\$817,766 63	\$781,918 34

TABLE No. 13.

Showing the various items composing the Gross Assets of the Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—California Companies.

NAME.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned by the Company.	Loaned on stocks and other securities as collateral.	Cash in office and banks.
California Commercial	San Francisco	\$133,000 00	\$39,500 00	\$446,222 00	\$7,500 00	\$170,605 98
Fireman's Fund	San Francisco	222,047 52	133,686 48	145,000 00	17,500 00	21,583 53
Home Mutual	San Francisco	72,750 00	104,942 82	699,732 06	22,750 00	96,271 12
Oakland Home	San Francisco	2,785 93	255,409 53	76,366 79	5,662 50	111,056 50
State Investment	Oakland	152,859 13	160,375 00	74,250 00	11,700 00	55,749 10
Union	San Francisco	100,000 00	82,160 00	430,575 00	4,000 00	10,576 96
Western Fire and Marine	San Francisco	100,000 00	348,350 04	59,250 00	1,350 00	104,193 34
	San Francisco	100,000 00	175,500 00	59,250 00	1,350 00	8,175 42
Totals		\$683,442 58	\$1,299,923 37	\$1,931,415 85	\$70,462 50	\$578,213 95

NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable, not matured, taken for Marine and inland risks.	All other Assets.	Total Assets.
California Commercial	San Francisco	\$6,378 15	\$35,690 85	\$17,526 25	\$94 24	\$856,517 47
Fireman's Fund	San Francisco	3,405 98	21,331 50	14,300 33	19,725 00	376,532 82
Home Mutual	San Francisco	2,558 12	56,364 91	34,180 44	1,049 31	1,239,915 80
Oakland Home	San Francisco	8,218 29	54,132 77	266 90	96,216 45	679,832 83
State Investment	Oakland	2,692 11	11,087 87	3,330 16	266 90	244,687 01
Union	San Francisco	1,387 98	33,864 32	8,004 00	11,332 44	373,810 99
Western Fire and Marine	San Francisco	6,378 50	37,545 30	373 50	4,600 00	1,036,398 18
	San Francisco	1,745 76	42,942 00	373 50	4,600 00	292,536 68
Totals		\$32,764 89	\$292,979 62	\$77,714 68	\$133,394 34	\$5,100,251 78

TABLE No. 14.

Showing the various items composing the Liabilities, except Capital Stock, of the Fire and Marine Insurance Companies doing business in California on the thirty-first day of December 1881.—California Companies.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Rejected.	Cash Dividends, remaining unpaid.	Fire Reinsurance, at fifty per cent.
California Commercial	San Francisco	\$2,800 00	\$764 16			\$78,930 20
Fireman's Fund	San Francisco	12,530 54				51,184 00
Home Mutual	San Francisco	22,227 00	13,180 97	\$9,785 83	\$39 00	272,488 02
Oakland Home	San Francisco	350 00	1,950 00	5,250 00	2,205 00	171,412 75
State Investment	Oakland				551 50	33,010 61
Union	San Francisco	3,830 75	3,472 00	2,500 00	- 193 00	89,565 81
Western Fire and Marine	San Francisco	625 00	21,964 60		135 00	118,501 60
Totals		\$42,363 29	\$41,331 73	\$17,535 83	\$3,123 50	\$886,055 59
NAME.	Location.	Marine and Inland premiums at one hundred per cent.	Marine Time premiums at fifty per cent.	All other claims.	Total Liabilities, capital not included.	Net Surplus.
California Commercial	San Francisco	\$3,893 19	\$21,321 95	\$2,517 00	\$110,226 50	\$146,290 97
Fireman's Fund	San Francisco	1,304 49	18,424 68		83,443 71	93,089 11
Home Mutual	San Francisco	6,607 56	27,164 94	10,442 97	361,936 29	127,979 51
Oakland Home	San Francisco				181,167 75	198,665 08
State Investment	Oakland				38,601 04	5,995 97
Union	San Francisco	745 27	3,666 32	5,098 93	106,119 00	67,691 99
Western Fire and Marine	San Francisco	9,886 00	10,663 20	1,664 65	162,815 05	123,583 13
Totals		\$23,436 51	\$81,241 69	\$24,245 30	\$73,964 10	\$8,622 58
					\$1,118,338 44	\$781,918 34

TABLE No. 15.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.—California Companies.

NAME.	Location.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from other sources.	Rents.	From all other sources.	Total Income.
California Commercial	San Francisco	\$142,424 19	\$57,210 78		\$28,331 67	\$7,432 32	\$303,500 00	\$538,898 96
Fireman's Fund	San Francisco	97,377 87	50,016 70		16,169 57			163,564 24
Home Mutual	San Francisco	436,077 31	115,104 84	\$11,441 21	27,340 63	13,786 45		653,770 44
Oakland Home	San Francisco	280,193 96			37,196 19	1,021 00		330,940 90
State Investment	Oakland	57,846 01		11,480 43	2,225 65			73,277 29
Union	San Francisco	172,883 32	15,891 52	3,462 05	2,938 91	9,733 00		204,328 80
Western Fire and Marine	San Francisco	222,678 86	90,403 35	30,221 38	14,269 25	8,245 00		365,817 84
		149,816 30		14,992 66				164,808 96
Totals		\$1,609,297 92	\$328,627 19	\$71,597 73	\$128,511 87	\$40,217 77	\$317,754 95	\$2,496,007 43

TABLE No. 16.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.—California Companies.

NAME.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commissions.	Office Salaries.	State, National, and Local Taxes.	All other Expenditures.	Total Expenditures.
California Commercial	San Francisco	\$60,338 29	\$13,827 49	\$64,500 00	\$27,560 69	\$28,278 32	\$2,850 56	\$28,435 84	\$225,791 19
Fireman's Fund	San Francisco	37,665 21	16,911 90	24,000 00	20,287 75	21,791 87	10,567 34	16,468 41	137,125 14
Home Mutual	San Francisco	250,193 32	46,810 32	90,251 61	69,036 73	34,373 47	4,866 07	87,270 73	568,503 52
Oakland Home	Oakland	120,101 32		36,000 00	65,621 04	35,902 50	3,191 78	30,447 53	292,958 46
State Investment	San Francisco	20,365 21	16,565 96	7,448 50	6,073 51	12,308 52	1,456 48	6,601 41	55,988 93
Union	San Francisco	59,374 43	27,439 50	89,975 00	45,350 01	17,268 65	10,510 08	18,392 19	178,915 22
Western Fire and Marine	San Francisco	72,606 94	44,565 04	19,000 00	28,284 75	46,891 26	1,323 17	34,439 28	344,337 61
Totals		\$668,725 35	\$138,630 71	\$351,614 61	\$300,032 49	\$208,143 34	\$34,785 48	\$237,271 27	\$1,959,253 25

TABLE No. 17.

Showing amount of Risks Written, Premiums received, and Amount of Risks in force, on the thirty-first day of December, 1881, with premiums thereon, of Fire and Marine Insurance Companies doing business in California.—California Companies.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.				Total Premiums.	
		Fire.	Premiums.	Marine and Inland.	Premiums.		
California Commercial	San Francisco	\$12,397,473 00	\$167,862 56	\$2,900,051 00	\$72,311 74	\$240,274 30	
Fireman's Fund	San Francisco	7,294,479 00	117,362 87	1,661,134 00	56,547 82	173,910 69	
Home Mutual	San Francisco	50,381,914 00	595,253 14	8,228,995 00	174,669 39	769,922 53	
Oakland Home	Oakland	25,249,106 00	373,121 32			373,121 32	
State Investment	San Francisco	5,397,992 00	75,239 01	586,908 00	16,204 06	75,239 01	
Union	San Francisco	12,990,138 00	192,637 77	10,043,062 00	103,935 15	208,841 83	
Western Fire and Marine	San Francisco	24,357,038 00	260,963 79			364,898 94	
Totals		10,259,306 00	164,934 71			164,934 71	
		\$148,327,446 00	\$1,947,475 17	\$23,420,150 00	\$423,668 16	\$2,371,143 33	
NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1881.				Total Premiums.	
		Fire.	Premiums.	Marine and Inland.	Premiums.		
California Commercial	San Francisco	\$11,238,784 00	\$155,369 84	\$624,980 00	\$46,537 59	\$201,907 43	
Fireman's Fund	San Francisco	6,099,550 00	97,730 67	456,828 00	33,154 04	135,884 71	
Home Mutual	San Francisco	48,421,129 00	539,240 29	832,760 00	60,937 43	600,177 72	
Oakland Home	Oakland	21,453,906 00	334,435 39			334,435 39	
State Investment	San Francisco	4,333,694 00	61,312 50			61,312 50	
Union	San Francisco	12,098,492 00	177,930 51	139,478 00	8,079 12	186,009 63	
Western Fire and Marine	San Francisco	19,049,934 00	225,080 83	784,047 00	31,212 40	256,293 23	
Totals		\$9,115,916 00	140,432 06	\$2,838,093 00	\$184,920 58	\$1,916,452 67	

TABLE NO. 18.

Summary of Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of other States.

NAME.	Location.	Cash Capital paid up.	Assets.	Liabilities, capital not included.
<i>Aetna</i>	Hartford.....	\$4,000,000 00	\$8,902,272 64	\$1,774,849 74
Agricultural.....	Watertown, New York.....	300,000 00	1,427,303 67	912,611 20
Allemania.....	Pittsburgh.....	300,000 00	311,923 71	72,402 19
Amazon.....	Cincinnati.....	300,000 00	552,131 58	98,109 03
American Central.....	St. Louis.....	600,000 00	1,160,545 09	327,033 36
American Fire.....	Philadelphia.....	400,000 00	1,620,307 37	559,074 48
Buffalo German.....	Buffalo.....	200,000 00	900,956 29	243,064 09
Citizens'.....	St. Louis.....	200,000 00	390,017 31	41,132 36
Commercial Fire.....	New York.....	200,000 00	501,613 71	206,913 71
Connecticut.....	Hartford.....	1,000,000 00	1,745,562 42	415,234 06
Continental.....	New York.....	1,000,000 00	4,207,205 51	1,800,484 70
Eliot.....	Boston.....	200,000 00	434,381 87	101,490 25
Equitable Fire and Marine.....	Providence, Rhode Island.....	300,000 00	468,951 43	86,540 13
Farragut.....	New York.....	200,000 00	436,991 10	112,919 66
Fire Association.....	Philadelphia.....	500,000 00	4,404,646 56	2,779,238 80
Firemens'.....	Baltimore.....	378,000 00	521,192 63	113,757 03
German American.....	New York.....	1,000,000 00	3,453,748 19	1,038,508 11
German Fire.....	Pittsburgh.....	200,000 00	388,036 36	87,773 69
Germania.....	New York.....	1,000,000 00	2,471,061 38	647,692 28
Girard.....	Philadelphia.....	300,000 00	1,132,485 59	365,098 35
Glen's Falls.....	Glen's Falls, New York.....	200,000 00	1,109,918 35	315,761 43
Hanover.....	New York.....	1,000,000 00	2,555,141 29	732,396 73
Hartford.....	Hartford.....	1,250,000 00	4,072,375 03	1,489,711 26
Home.....	New York.....	3,000,000 00	6,995,509 26	2,189,328 36
Insurance Company of North America.....	Philadelphia.....	3,000,000 00	8,818,805 38	2,359,337 30
Insurance Company of the State of Pennsylvania.....	Philadelphia.....	200,000 00	706,641 48	276,331 56
Lorillard.....	New York.....	300,000 00	406,122 74	78,721 77
Manufacturers'.....	Boston.....	250,000 00	652,117 08	337,631 01
Merchants'.....	Newark.....	500,000 00	1,056,829 31	438,298 26
National Fire.....	Newark.....	200,000 00	407,049 73	107,719 31
New Hampshire Fire.....	New York.....	200,000 00	452,015 85	151,838 43
New Orleans Insurance Association.....	Manchester, New Hampshire.....	250,000 00	619,192 98	155,094 46
<i>Orion</i>	New Orleans.....	250,000 00	529,248 48	169,331 70
Pacific Fire.....	Hartford.....	1,000,000 00	1,419,531 92	343,723 86
Pennsylvania Fire.....	New York.....	400,000 00	715,563 50	128,956 82
Peoples'.....	Philadelphia.....	200,000 00	2,227,815 53	882,047 92
Phoenix.....	Newark.....	300,000 00	474,850 48	137,071 24
Phoenix.....	Brooklyn.....	1,000,000 00	2,826,874 87	1,315,267 78
Prescott.....	Hartford.....	2,000,000 00	4,309,972 53	1,190,688 51
Providence Washington.....	Boston.....	200,000 00	411,787 17	137,308 72
Security.....	Providence, Rhode Island.....	400,000 00	890,503 09	347,751 53
Shoe and Leather.....	New Haven.....	200,000 00	345,686 88	110,570 75
Springfield Fire and Marine.....	Boston.....	600,000 00	1,022,104 35	386,409 38
St. Paul.....	Springfield, Massachusetts.....	1,000,000 00	2,255,807 82	824,690 85
Star Fire.....	St. Paul, Minnesota.....	400,000 00	873,727 20	311,159 43
Teutonia.....	New York.....	500,000 00	896,001 15	378,835 73
Traders'.....	New Orleans.....	200,000 00	397,186 23	70,876 36
Trademens' Fire.....	Chicago.....	500,000 00	1,031,598 17	268,041 51
Union.....	New York.....	300,000 00	533,490 02	185,237 71
Washington Fire and Marine.....	Philadelphia.....	500,000 00	894,561 49	325,666 99
Watertown Fire.....	Boston.....	400,000 00	943,009 35	213,999 91
Williamsburgh City Fire.....	Watertown, New York.....	200,000 00	1,069,075 38	753,434 37
Totals.....	Brooklyn.....	250,000 00	1,074,005 41	323,818 83
		\$34,828,000 00	\$91,216,587 17	\$29,974,508 56

TABLE No. 18—Continued.

NAME.	Location.	Income.	Expenditures.	Losses incurred during the year.	Net Surplus.
Zena	Hartford	\$2,739,663 54	\$2,358,387 08	\$1,126,855 95	\$3,127,422 90
Agricultural	Watertown, New York	712,090 83	615,319 77	295,505 70	214,692 47
Allemania	Pittsburgh	143,360 95	141,145 39	78,947 33	38,621 52
Anazon	Cincinnati	167,925 10	180,839 36	99,654 53	154,022 55
American Central	St. Louis	747,466 12	407,730 37	264,958 07	233,511 73
American Fire	Philadelphia	498,404 40	447,567 12	253,254 38	661,232 59
Buffalo German	Buffalo	385,382 22	313,009 18	191,849 69	457,892 20
Citizens	St. Louis	87,909 46	87,730 85	48,956 35	148,824 95
Commercial Fire	New York	300,256 77	359,362 37	218,983 40	94,700 00
Connecticut	Hartford	678,673 66	580,930 04	294,452 84	330,328 36
Continental	New York	2,228,404 61	2,019,022 63	1,176,754 24	1,406,720 81
Equitable Fire and Marine	Boston	146,547 51	146,656 27	92,321 08	132,891 62
Farragut	Providence, Rhode Island	253,742 87	137,853 88	74,607 53	81,511 30
Fire Association	New York	181,431 79	188,634 30	90,029 91	124,071 44
Firmen's	Philadelphia	1,666,474 52	1,694,478 50	991,469 58	1,125,407 76
German American	Baltimore	203,223 68	242,758 26	153,153 34	29,435 60
German Fire	New York	1,490,563 89	1,216,748 85	673,018 87	1,415,240 08
Germania	Pittsburgh	133,229 48	116,734 72	49,590 55	100,262 68
Girard	New York	1,088,953 67	991,153 60	486,701 40	823,369 10
Glen's Falls	Philadelphia	388,449 56	328,892 87	135,521 76	467,387 24
Hanover	Glen's Falls, New York	368,439 82	309,280 05	175,415 28	594,157 12
Hartford	New York	1,589,719 37	977,446 64	560,497 73	832,744 56
Hone	Hartford	1,973,748 86	1,760,182 62	974,608 72	1,332,863 77
Insurance Company of North America	New York	2,715,802 51	2,585,626 33	1,508,818 00	1,806,180 90
Insurance Company of the State of Pennsylvania	Philadelphia	3,759,977 59	3,759,238 26	2,690,000 00	3,459,478 08
Lorillard	Philadelphia	325,674 84	312,540 02	253,417 00	230,309 92
Manhattan	New York	146,163 00	152,629 52	81,333 36	27,400 97
Manufacturers'	New York	754,076 29	754,076 29	480,153 37	64,486 07
Merchant's	Boston	659,759 98	152,629 52	81,333 36	27,400 97
National Fire	Newark	876,302 43	1,112,073 27	983,030 10	117,331 05
New Hampshire Fire	New York	160,394 67	153,307 23	99,413 75	100,230 42
New Orleans Insurance Association	New York	304,627 09	287,199 62	163,191 87	100,177 42
Niagara	Manchester, New Hampshire	292,356 06	268,930 68	178,732 70	153,108 52
Northwestern National	New Orleans	422,676 06	415,342 18	270,418 26	56,918 73
Phoenix	New York	825,600 44	758,722 82	404,254 13	640,326 68
Providence	Newark	464,690 42	572,458 77	199,998 94	230,025 18
Providence Washington	Newark	2,052,560 43	1,922,247 56	1,100,324 50	1,119,284 02
Security	Brooklyn	2,162,656 96	1,686,089 52	904,546 77	74,478 45
Shoe and Leather	Hartford	1,855,144 78	1,686,089 52	131,148 00	142,751 56
Springfield Fire and Marine	Boston	192,040 35	208,008 46	409,518 84	35,116 13
Star Fire	Providence, Rhode Island	641,351 81	568,203 45	183,817 37	431,116 97
Teutonia	New Haven	265,810 03	257,668 58	537,589 64	162,567 77
Trademen's Fire	Boston	643,160 21	653,886 51	323,190 48	17,165 42
Union	Springfield, Massachusetts	1,171,615 63	1,047,442 91	368,092 62	263,556 66
Washington Fire and Marine	St. Paul, Minnesota	640,241 61	529,338 70	260,878 24	50,252 31
Watertown Fire	New York	307,247 93	602,646 65	189,830 51	68,894 50
Williamsburgh City Fire	Chicago	639,119 51	337,779 87	538,576 03	329,009 44
Totals	Watertown, New York	1,080,837 25	976,789 57	580,385 80	115,641 01
	Brooklyn	495,240 02	445,127 94	188,383 20	500,186 58
		\$42,194,667 74	\$38,806,180 00	\$23,169,098 13	\$26,414,078 81

TABLE No. 19.

Showing the various items composing the Assets of the Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of other States.

NAME.	Location.	Real Estate.	Loans on Bonds and Mortgage.	United States and other stocks and bonds owned by the company.	Amount loaned on stocks and other securities as collateral.	Cash in office and banks.
Zena	Hartford	\$365,000 00	\$75,572 00	\$6,925,391 34	\$51,050 00	\$1,181,739 66
Agricultural	Watertown, New York	181,203 57	459,216 95	431,670 00	69,105 85	151,414 88
Allemania	Pittsburgh	130,400 00	49,230 50	69,675 00	---	23,780 91
Amazon	Cincinnati	279,300 00	80,431 20	133,720 00	9,300 00	15,304 06
American Central	St. Louis	---	289,339 50	931,864 00	---	76,992 13
American Fire	Philadelphia	---	974,260 25	409,546 00	118,762 41	38,408 62
Buffalo German	Buffalo	275,000 00	38,820 00	409,546 00	33,847 89	96,762 81
Citizens'	St. Louis	19,000 00	26,200 00	319,060 00	---	14,767 95
Commercial Fire	New York	1,000 00	42,950 00	370,125 00	---	37,404 04
Connecticut	Hartford	---	216,750 00	1,201,647 50	88,750 00	185,327 54
Continental	New York	664,000 00	520,575 00	2,236,070 00	336,350 00	224,030 89
Elliot	Boston	---	70,000 00	339,354 00	1,500 00	9,324 79
Equitable Fire and Marine	Providence	129,900 00	50,000 00	246,212 50	---	25,788 87
Farragut	New York	43,500 00	9,500 00	299,562 50	46,200 00	25,599 48
Fire Association	Philadelphia	76,750 00	947,424 28	2,986,278 00	55,600 00	168,925 45
Firemen's	Baltimore	61,875 00	---	439,657 79	---	4,382 24
German American	New York	---	---	3,213,990 00	---	134,133 89
German Fire	Pittsburgh	27,568 21	205,478 70	100,255 50	---	27,933 39
Germania	New York	32,346 23	294,600 00	1,897,468 75	40,200 00	94,726 59
Girard	Philadelphia	290,000 00	406,283 32	314,483 00	15,500 00	54,098 19
Glen's Falls	Glen's Falls, New York	13,450 00	267,636 75	616,075 00	125,000 00	70,181 06
Hanover	New York	---	183,750 00	2,182,560 00	---	70,967 60
Hartford	Hartford	651,175 60	749,800 00	1,655,221 35	589,787 92	119,754 82
Home	New York	47,399 68	1,555,858 00	4,865,875 00	229,750 00	130,172 31
Insurance Company of North America	Philadelphia	334,284 78	1,761,066 67	4,944,257 05	485,200 00	686,510 09
Insurance Company of the State of Pennsylvania	Philadelphia	66,929 62	114,250 00	243,930 80	210,450 00	13,785 63
Lorillard	New York	---	---	363,130 00	4,000 00	15,046 06
Manhattan	New York	20,881 96	145,667 00	294,000 00	29,582 00	44,241 96
Manufacturers'	Boston	80,000 00	62,725 00	422,447 00	144,900 00	224,955 65
Massachusetts	Providence	2,382 72	19,000 00	375,424 50	1,525 00	112,152 54
Northwestern National	New York	25,000 00	115,800 00	1,369,932 50	45,500 00	56,133 49
Orient	New York	---	145,600 00	784,832 50	---	290,513 19
Pacific Fire	Hartford	29,494 69	228,425 00	738,177 00	72,028 00	17,745 94
Pennsylvania Fire	New York	70,000 00	87,100 00	525,937 50	---	19,525 71
Peoples'	Philadelphia	113,000 00	249,070 00	1,673,737 58	110,500 00	43,430 30
Phoenix	Newark	166,005 94	97,430 00	135,400 00	7,500 00	---
Phoenix	Brooklyn	375,500 00	205,950 00	1,712,396 50	113,400 00	342,683 54
Prescott	Hartford	178,255 31	219,780 00	2,738,517 45	653,794 00	322,981 40
Providence Washington	Boston	11,000 00	---	337,643 00	10,000 00	18,191 71
Security	Providence	---	---	691,190 00	---	76,109 05
Shoe and Leather	New Haven	---	48,850 00	181,700 00	30,000 00	42,043 00
Springfield Fire and Marine	Boston	---	41,000 00	667,625 75	---	144,776 15
St. Paul	Springfield, Massachusetts	111,900 00	341,416 67	1,512,796 00	61,075 00	62,513 54
Star Fire	St. Paul, Minnesota	102,614 21	82,684 88	398,504 96	147,098 44	88,296 15
Teutonia	New York	20,000 00	165,075 00	505,906 25	60,400 00	70,253 98
Traders'	New Orleans	32,408 00	---	128,450 00	130,801 11	60,177 11
Traders' Fire	Chicago	---	---	825,965 00	---	31,116 84
Union	New York	117,379 86	---	406,500 00	9,900 00	8,572 26
Washington Fire and Marine	Philadelphia	172,190 66	54,500 00	493,918 35	52,715 00	13,422 43
Watertown Fire	Boston	---	34,000 00	639,227 00	45,000 00	140,994 20
Williamsburgh City Fire	Watertown, New York	29,200 00	344,593 53	336,247 50	69,178 22	107,448 82
Totals	Brooklyn	100,183 05	296,900 00	557,754 00	29,220 00	29,870 64
		\$5,694,177 97	\$11,584,957 60	\$58,096,716 37	\$4,410,484 80	\$6,280,955 56

TABLE No. 19—Continued.

NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable not matured, taken for Marine and Inland risks.	All other Assets.	Total Assets.
Zena	Hartford	\$2,450 41	\$301,069 23	\$23,288 52		\$8,902,272 64
Agricultural	Watertown, New York	17,465 27	93,416 13		\$512 50	1,427,303 67
Allemania	Pittsburgh	2,607 00	21,417 91	9,992 39	1,900 00	311,023 71
Amazon	Cincinnati	8,320 02	20,107 48	2,102 96	3,545 86	552,131 58
American Central	St. Louis	7,320 00	94,348 96			1,160,545 09
American Fire	Philadelphia	12,891 06	16,368 67		20,146 86	1,620,307 37
Buffalo German	Buffalo	587 35	43,236 65		312 50	900,956 29
Citizens'	St. Louis	425 00	10,564 36			390,017 31
Commercial Fire	New York	5,582 41	44,552 28			501,813 71
Connecticut	Hartford		53,087 38			1,745,562 42
Continental	New York	50,029 76	185,149 86		8,000 00	4,207,205 51
Equitable Fire and Marine	Boston	6,890 44	15,812 64	500 00		434,381 87
Ellet	Providence, R. I.		11,650 06			468,051 43
Farragut	New York	251 03	12,188 04		1,500 00	436,991 10
Fire Association	Philadelphia	67,436 31	101,917 77		190 00	4,404,646 56
Fremens'	Baltimore	7,322 93	7,217 17		237 50	521,192 63
German American	New York	800 00	104,824 30			3,453,748 19
German Fire	Pittsburgh	4,588 50	23,122 05	90 00		388,036 35
Germania	New York	8,209 66	4,043 34		99,466 81	2,471,061 38
Girard	Philadelphia	8,721 42	3,861 14		5,538 52	1,132,485 59
Glen's Falls	Glen's Falls, New York	1,440 27	16,135 27			1,109,818 35
Hanover	New York	11,168 46	6,674 53		97,345 70	2,565,141 29
Hartford	Hartford	21,103 96	266,856 48		18,874 90	4,072,575 03
Home	New York	85,819 19	80,635 08			6,995,509 26
Insurance Company of North America	Philadelphia	16,013 25	361,705 69	229,767 85		8,318,805 38
Insurance Company of the State of Penn.	Philadelphia	5,278 00	30,721 55	14,305 18	1,991 00	706,641 48
Lorillard	New York	2,075 00	21,871 68			406,122 74
Manhattan	New York	6,616 57	100,344 38		7,303 21	652,117 08
Manufacturers'	Boston	8,059 96	92,235 61	29,026 09	1,250 00	1,056,629 31
Merchants'	Providence	94 83	15,752 86			407,949 73
National Fire	New York	6,043 30	17,680 28			452,015 85
New Hampshire Fire	Manchester, N. H.	10,204 00	20,176 51			618,192 98
New Orleans Insurance Association	New Orleans		37,479 98		42,627 78	1,735,563 43
New York	New York	22,386 66	143,808 08		1,255 25	1,058,260 92
Peoples'	Philadelphia	5,277 70	11,956 73	3,124 50		115,663 80
Peoples' Fire	Newark	3,499 22	4,743 37		835 83	2,221,816 53
Phoenix	Brooklyn	8,843 42	37,287 35	14,532 21	15,831 65	2,826,374 87
Phoenix	Hartford	21,096 84	174,405 67		1,141 86	4,309,972 53
Prescott	Boston	2,245 82	12,706 64			411,787 17
Providence Washington	Providence, R. I.	4,106 64	57,052 07	62,045 33		890,503 09
Security	New Haven	884 75	34,505 99		44 34	345,686 88
Shoe and Leather	Boston	5,770 75	85,093 94	76,772 99	1,064 77	1,022,104 35
Springfield fire and Marine	Springfield, Mass.	26,980 61	138,000 00		1,126 00	2,255,807 82
St. Paul	St. Paul, Minnesota	17,018 08	32,837 03	4,113 64	559 81	873,727 20
Star Fire	New York	6,081 71	76,051 75		2,232 48	397,156 23
Teutonia	New Orleans	8,664 33	31,536 47	5,119 21	30,264 76	1,031,598 17
Traders'	Chicago	4,851 66	22,020 55			397,156 23
Traders' Fire	New York	1,258 66	51,368 10			533,490 02
Union	Philadelphia	4,992 61	71,397 12		14,404 44	894,561 49
Washington Fire and Marine	Boston	3,913 20	20,816 04	37,522 88		943,009 35
Watertown Fire	Watertown, New York	14,398 95	156,686 48	11,111 88		1,069,075 38
Williamsburgh City Fire	Brooklyn	9,890 98	50,237 74		179 00	1,074,005 41
Totals		\$577,826 03	\$3,585,076 23	\$583,617 43	\$402,775 18	\$91,216,587 17

TABLE No. 20.

Showing the various items composing the Liabilities, except capital stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of other States.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.
<i>Etna</i>	Hartford.....	\$20,721 29	\$149,624 51	\$14,700 00	
Agricultural	Watertown, New York.....	5,468 84	12,145 00	13,500 00	\$102 00
Allemania	Pittsburgh	4,091 81	4,100 00		
Amazon	Cincinnati	5,637 22	5,800 00		166 80
American Central	St. Louis	12,742 13	30,403 30	6,465 00	573 50
American Fire	Philadelphia	14,690 82	23,580 00	2,710 70	860 00
Buffalo German	Buffalo	2,448 46	30,080 00		
Citizens'	St. Louis	7,281 00	1,875 00	1,300 00	
Commercial Fire	New York	14,316 28	11,078 53	4,000 00	310 00
Continental	Hartford		51,565 69	5,111 86	
Eliot	New York		274,975 21	23,827 54	
Equitable Fire and Marine	Boston	2,471 00	16,933 00	2,000 00	284 00
Farragut	Providence	2,187 00	9,195 00	2,300 00	255 00
Fire Association	New York	794 89	11,500 00	8,431 51	282 60
Firemen's	Philadelphia	54,894 80	91,525 00	10,350 00	
German American	Baltimore	18,719 41	4,830 50	5,500 00	
German Fire	New York	62,163 29	35,537 29	12,109 59	807 12
Germania	Pittsburgh		4,723 00		
Glen	New York	14,812 53	33,419 03	24,351 39	
Glen's Falls	Philadelphia		19,234 02		
Hanover	Glen's Falls, New York	10,048 01	8,372 00	2,300 00	
Hartford	New York	30,383 15	34,829 03	30,575 39	
Home	Hartford	46,603 94	79,820 14	11,175 00	
Insurance Company of North America	New York	52,010 05	145,803 14	47,782 17	
Insurance Company of the State of Pennsylvania	Philadelphia	47,872 94	336,815 00	3,212 06	
Lorillard	Philadelphia	56,234 00			692 00
Manhattan	New York		8,350 00	2,800 00	
Manufacturers'	New York	18,764 00	16,216 00	8,800 00	
Merchants'	Boston		88,825 48	6,225 00	
National Fire	Providence	2,809 46	12,022 35	914 84	50 00
New Hampshire Fire	New York	7,000 00	12,500 00		
New Orleans Insurance Association	Manchester, New Hampshire	26,413 63			
New York	New York	5,000 00	12,500 00		
<i>Northwestern National</i>	St. Paul, Minnesota	15,427 27	17,016 00	1,800 00	2,102 50
Orient	Hartford	5,050 00	5,550 00	700 00	
Pacific Fire	New York	53,328 02			
Pennsylvania Fire	Philadelphia	16,373 74	13,328 05	1,625 00	
People's	Newark	10,232 97	147,556 51	9,350 00	
Phoenix	Brooklyn	132,487 14		5,000 00	
Providence	Hartford	14,494 69		995 88	330 30
Providence Washington	Boston	14,262 14	78,108 55	6,697 98	
Security	New Haven	1,920 07	15,604 92	750 00	
Shoe and Leather	Boston		103,487 70		
Springfield Fire and Marine	Springfield, Massachusetts	40,100 56	43,313 63	5,941 46	
St. Paul	St. Paul, Minnesota	11,877 79	17,147 63	2,550 00	
Star Fire	New York	44,343 34	18,960 00	500 00	
Teutonia	New Orleans		7,000 00		1,622 65
Traders'	Chicago	26,652 29	29,861 86	14,469 28	
Tradesmen's Fire	New York	8,618 40	14,264 68		
Union	Philadelphia	10,293 81	63,502 32		
Washington Fire and Marine	Boston		55,884 00		2,425 87
Watertown Fire	Watertown, New York	15,364 63	34,254 52	12,800 00	
Williamsburgh City Fire	Brooklyn	3,725 75	23,972 93	2,550 00	305 00
Totals		\$1,034,469 37	\$2,205,439 87	\$337,916 57	\$11,731 84

TABLE No. 20—Continued.

NAME.	Location.	Fire Reinsurance.	Marine and Inland Reinsurance.	All other claims.	Total Liabilities, capital not included.	Net Surplus.
<i>Etna</i>	Hartford	\$1,517,456 14	\$13,032 48	\$59,335 32	\$1,774,849 74	\$3,127,422 90
Agricultural.....	Watertown, New York	879,395 36	---	---	912,611 20	214,682 47
Allemania.....	Pittsburgh	63,610 38	---	600 00	72,402 19	38,621 52
Amazon.....	Cincinnati	82,226 28	---	4,278 73	98,109 03	154,022 55
American Central.....	St. Louis	262,697 09	---	14,152 34	327,033 36	233,511 73
American Fire.....	Philadelphia	516,246 66	---	986 30	559,074 48	661,232 89
Buffalo German.....	Buffalo	202,665 51	---	7,870 12	243,064 09	457,882 20
Citizens'.....	St. Louis	27,826 00	150 00	2,960 36	41,192 36	148,824 95
Commercial Fire.....	New York	162,896 09	4,771 91	9,540 90	206,913 71	94,700 00
Continental.....	Hartford	358,556 51	---	---	415,234 06	330,328 36
Eliot.....	New York	1,457,898 44	928 63	42,560 88	1,800,484 70	1,406,720 81
Equitable Fire and Marine.....	Boston	76,956 25	---	2,875 00	101,490 25	132,891 62
Farragut.....	Providence	70,124 42	951 11	---	86,540 13	81,511 30
Fire Association.....	New York	88,213 81	---	3,979 45	112,919 66	124,071 44
Firemen's.....	Philadelphia	2,622,469 00	---	---	2,779,338 80	1,125,407 76
German American.....	Baltimore	83,299 02	---	900 98	118,757 03	29,435 60
German Fire.....	New York	904,235 45	---	24,462 49	1,038,503 11	1,415,240 08
Germania.....	Pittsburgh	81,850 69	---	1,200 00	87,773 69	100,262 66
Grand.....	New York	575,109 33	---	---	647,692 28	823,369 10
Glen's Falls.....	Philadelphia	333,925 97	---	11,938 36	365,098 35	467,367 24
Hanover.....	Glen's Falls, New York	291,766 85	---	3,244 57	315,761 43	594,157 12
Hartford.....	New York	635,741 16	---	668 00	732,396 73	832,744 56
Home.....	Hartford	1,327,112 18	---	25,000 00	1,489,711 26	1,832,863 77
Insurance Company of North America.....	New York	1,943,733 00	---	---	2,189,328 36	1,806,180 90
Insurance Company of the State of Pennsylvania.....	Philadelphia	1,682,176 15	---	22,048 67	2,359,327 30	3,459,478 08
Lorillard.....	Philadelphia	175,884 42	37,412 67	6,108 47	276,331 56	230,309 92
Manhattan.....	New York	64,067 35	---	3,504 42	78,721 77	27,400 97
Manufacturers'.....	New York	280,726 70	1,124 31	12,000 00	337,631 01	64,486 07
Merchants'.....	Boston	299,000 83	44,196 95	---	438,298 26	117,331 05
National Fire.....	Providence	90,740 98	203 86	1,227 82	107,719 31	100,230 42
New Hampshire Fire.....	New York	132,336 43	---	---	151,838 43	100,177 42
New Orleans Insurance Association.....	Manchester, New Hampshire	158,470 84	---	---	183,084 46	183,108 52
Niagara.....	New Orleans	136,119 83	---	---	186,331 70	56,916 73
Northwestern National.....	New York	144,398 26	---	45,000 00	556,236 64	640,326 68
<i>Pacific Fire</i>	Milwaukee	512,324 24	1,000 00	---	556,236 64	726,922 82
<i>Pacific Fire</i>	New York	110,938 31	---	3,088 61	135,033 82	335,033 82
<i>Peoples</i>	Philadelphia	118,714 40	---	10,000 00	132,041 82	345,587 61
Phoenix.....	New York	1,113,693 20	---	7,018 23	1,315,267 78	571,809 24
Phoenix.....	Brooklyn	1,053,201 37	27,416 87	---	1,380,688 51	1,119,284 02
Prescott.....	Hartford	110,932 08	---	2,366 07	137,308 72	74,478 45
Providence Washington.....	Providence	174,776 32	73,576 24	---	347,751 53	142,751 56
Security.....	Boston	66,769 25	20,296 52	5,223 99	110,570 75	35,116 13
Shoe and Leather.....	New Haven	174,282 51	108,063 97	2,575 20	386,409 38	35,694 97
Springfield Fire and Marine.....	Boston	715,035 20	---	20,700 00	824,690 85	431,116 97
St. Paul.....	Springfield, Massachusetts	268,025 82	6,299 84	4,288 35	311,159 43	162,567 77
Star Fire.....	St. Paul, Minnesota	181,082 02	---	133,950 37	378,835 73	17,165 42
Tetonia.....	New York	60,017 71	2,236 00	---	70,876 36	76,279 87
Traders'.....	New Orleans	162,629 60	---	34,408 48	268,041 51	263,556 66
Tradersmen's Fire.....	Chicago	149,104 51	916 50	10,273 62	183,237 71	50,232 31
Union.....	New York	188,843 15	60,096 84	500 00	325,666 99	68,894 50
Washington Fire and Marine.....	Philadelphia	97,620 75	51,816 34	8,678 82	213,999 91	329,009 44
Watertown Fire.....	Boston	691,015 22	---	---	753,434 37	115,641 01
Williamsburgh City Fire.....	Watertown, New York	279,348 09	---	13,917 06	323,818 83	500,186 58
Totals.....	Brooklyn	\$24,995,017 20	\$73,421 89	\$568,511 82	\$29,374,508 56	\$26,414,078 81

TABLE NO. 21.

Showing the various items composing the Income of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of other States.

NAME.	Location.	Fire Premiums.	Marine Premiums.	Interest on Bonds and Mortgages.
Etna	Hartford	\$2,213,017 40	\$146,597 07	\$4,659 84
Agricultural	Watertown, New York	652,149 89		27,623 65
Allemania	Pittsburgh	127,569 06		4,202 25
Amazon	Cincinnati	143,897 23		7,401 28
American Central	St. Louis	411,801 07		
American Fire	Philadelphia	425,281 84		
Buffalo German	Buffalo	335,439 13		18,857 92
Citizens'	St. Louis	56,085 06	7,999 26	2,220 70
Commercial Fire	New York	328,613 89	10,826 73	3,555 24
Connecticut	Hartford	596,901 20		11,003 35
Continental	New York	1,892,607 78	148,626 64	34,526 34
Equitable Fire and Marine	Boston	127,160 88		4,527 88
Farragut	Providence	117,656 92	12,797 31	1,400 00
Fire Association	New York	161,811 00		845 75
Firemen's	Philadelphia	1,428,106 99		64,765 43
German American	Baltimore	177,134 61		
German Fire	New York	1,363,948 08		
Germania	Pittsburgh	118,955 08		12,039 74
Girard	New York	963,819 22		27,855 34
Glen's Falls	Philadelphia	329,504 17		25,029 38
Hanover	Glen's Falls, New York	325,370 59		17,339 62
Hartford	New York	996,664 27		10,046 01
Home	Hartford	1,792,654 19		55,918 77
Insurance Company of North America	New York	2,455,253 53		109,661 67
Insurance Company of the State of Pennsylvania	Philadelphia	1,667,579 05	1,613,226 80	79,687 84
Lorillard	Philadelphia	172,101 75	122,974 36	6,536 00
Manhattan	New York	131,464 62	41,337 96	2,598 03
Manufacturers'	New York	592,924 13	334,423 94	10,472 32
Merchants'	Boston	487,048 75		3,358 55
National Fire	Providence	141,715 23	232 34	540 00
New Hampshire Fire	New York	285,438 09		
New Orleans Insurance Association	Manchester, New Hampshire	259,732 52	74,120 57	6,396 98
New York Fire	New Orleans	222,552 50		
Northwestern National	St. Paul	251,656 15	66,881 14	10,717 10
Orient	Hartford	164,608 73		8,965 13
Pacific Fire	New York	654,290 79		14,342 92
Pennsylvania Fire	Philadelphia	227,598 39		1,206 08
Peoples'	Newark	1,642,252 50	426,780 18	13,655 19
Phoenix	Brooklyn	1,706,288 20		7,287 38
Prescott	Hartford	174,244 66		
Providence Washington	Boston	270,204 50		
Security	Providence	127,709 48	335,428 58	1,722 25
Shoe and Leather	New Haven	254,373 02	122,294 14	2,090 00
Springfield Fire and Marine	Boston	1,063,700 31	350,382 01	17,637 32
St. Paul	Springfield, Massachusetts	417,507 21		3,808 32
Star Fire	St. Paul, Minnesota	608,106 62	75,463 41	7,801 00
Teutonia	New York	100,343 73		
Traders'	New Orleans	334,043 04	43,458 26	
Tradesmen's Fire	Chicago	264,234 35	20,300 42	3,397 50
Union	New York	304,721 63	21,543 63	1,700 00
Washington Fire and Marine	Philadelphia	166,509 57	287,060 73	3,900 00
Watertown Fire	Boston	1,047,991 37	156,443 98	19,995 03
Williamsburgh City Fire	Watertown, New York	444,650 19		20,207 14
Totals	Brooklyn	\$32,977,690 81	\$4,421,699 26	\$709,603 33

TABLE No. 21—Continued.

NAME.	Location.	Interest and Dividends from other sources.	Received for Rents.	Received from all other sources.	Total Income.
Aetna	Hartford	\$368,266 58	\$7,122 65		\$2,739,663 54
Agricultural	Watertown, New York	25,684 15		\$6,633 14	712,090 83
Allemania	Pittsburgh	4,319 00	7,270 64		143,360 95
Amazon	Cincinnati	7,447 36	9,179 23		167,925 10
American Central	St. Louis	35,665 05		300,000 00	747,466 12
American Fire	Philadelphia	48,848 58		5,436 06	498,404 40
Buffalo German	Buffalo	22,038 14	13,960 98	11,723 27	385,382 22
Citizens'	St. Louis	23,825 14			87,909 46
Commercial Fire	New York	17,039 00		221 91	360,256 77
Continental	Hartford	70,709 11			2,228,404 61
Eliot	New York	108,990 24	43,653 61		2,228,404 61
Equitable Fire and Marine	Boston	14,534 13		324 62	146,547 51
Farragut	Providence	13,000 72	8,827 92	100,000 00	253,742 87
Fire Association	New York	15,425 95	3,247 88	101 21	181,431 79
Firemen's	Philadelphia	167,422 38	2,038 80	4,121 22	1,666,474 82
German American	Baltimore	24,764 07	1,325 00		203,223 68
German Fire	New York	126,615 81			1,490,563 89
Germania	Pittsburgh	3,390 66	844 00		133,229 48
Grard	New York	77,279 11			1,068,953 67
Glen's Falls	Philadelphia	15,697 67	18,218 34		388,449 56
Hanover	Glen's Falls, New York	25,476 61	257 00		368,439 82
Hartford	New York	83,009 09	22,194 84	500,000 00	1,589,719 37
Home	Hartford	107,979 06			1,978,746 86
Insurance Company of North America	New York	150,887 31	24,597 75		2,715,802 51
Insurance Company of the State of Pennsylvania	Philadelphia	251,886 15	2,882 34		3,636,977 59
Lorillard	Philadelphia	21,024 46		255 93	325,574 84
Manhattan	New York	12,100 35			146,163 00
Manufacturers'	New York	13,612 06	1,413 51		659,759 98
Merchants'	Boston	45,966 57	5,504 62		876,302 43
National Fire	Providence	17,907 10			160,304 67
New Hampshire Fire	New York	11,923 22	568 80		304,627 09
New Orleans Insurance Association	New York	32,623 54			292,356 06
Siegan	New York	72,281 65		5,915 84	432,676 96
Sitona	New York	52,525 68		6,750 00	244,620 23
Orient	Hartford	35,532 38	2,779 50		397,850 72
Pacific Fire	New York	20,741 98	250 00	10,431 03	213,832 52
Pennsylvania Fire	Philadelphia	86,926 08	5,816 17		766,240 82
Peoples'	Newark	6,260 00	8,600 87		246,880 64
Phoenix	Brooklyn	71,367 22	4,105 64		2,162,655 96
Phoenix	Hartford	137,463 56			1,855,144 78
Prescott	Boston	18,305 69			192,640 35
Providence Washington	Providence	32,918 10		2,800 63	641,351 81
Security	New Haven	13,726 18		358 00	265,810 03
Shoe and Leather	Boston	33,315 18			640,160 21
Springfield Fire and Marine	Springfield, Massachusetts	80,148 76	5,129 24		1,171,615 63
St. Paul	St. Paul, Minnesota	45,650 20	6,319 59		551,748 73
Star Fire	New York	23,123 90	1,210 09		640,241 61
Teutonia	New Orleans	21,364 74			165,166 73
Traders'	Chicago	32,831 94	1,300 00	18,960 41	407,435 81
Tradesmen's Fire	New York	18,072 45			307,247 93
Union	New York	30,712 50	14,924 65		639,119 51
Washington Fire and Marine	Philadelphia	33,444 86		186 30	360,484 71
Watertown Fire	Boston	12,850 85			1,080,837 25
Williamsburgh City Fire	Watertown, New York		2,804 04		498,240 02
Totals	Brooklyn	30,578 65	\$226,447 70	\$974,419 67	\$42,194,667 74

TABLE No. 22.

Showing the various items composing the Expenditures of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of other States.

NAME.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commissions.
Ethna	Hartford	\$1,043,848 55	\$56,873 63	\$610,000 00	\$354,387 99
Agricultural	Watertown, New York	301,693 81	---	30,079 00	142,542 00
Allemania	Pittsburgh	76,943 80	---	16,000 00	24,989 07
Amazon	Cincinnati	102,419 47	---	17,964 40	25,998 76
American Central	St. Louis	243,948 55	---	85,899 75	55,057 45
American Fire	Philadelphia	243,742 84	---	39,975 00	90,335 93
Buffalo German	Buffalo	171,728 52	---	30,000 00	66,157 06
Citizens'	St. Louis	48,286 78	5,500 35	6,000 00	9,414 07
Commercial Fire	New York	211,989 32	8,604 27	19,932 00	81,864 54
Connecticut	Hartford	297,092 61	---	100,000 00	104,060 46
Continental	New York	1,013,830 37	83,569 71	144,113 18	360,915 26
Eliot	Boston	73,735 49	---	19,745 00	28,118 76
Equitable Fire and Marine	Providence	60,061 73	10,099 19	17,007 60	23,050 14
Farragut	New York	87,075 06	---	200,000 00	28,294 29
Fire Association	Philadelphia	1,003,032 61	---	45,088 80	28,555 90
Fremens'	Baltimore	140,499 20	---	120,000 00	186,444 88
German American	New York	652,858 76	---	24,000 00	24,165 13
German Fire	Pittsburgh	49,590 55	---	100,000 00	183,512 24
Germania	New York	476,061 43	---	60,000 00	59,620 37
Girard	Philadelphia	129,219 76	---	20,000 00	57,446 84
Glen's Falls	Glen's Falls, New York	182,615 85	---	75,000 00	157,076 77
Hanover	New York	531,511 97	---	231,500 00	259,252 20
Hartford	Hartford	956,034 40	---	300,000 00	442,549 47
Home	New York	1,311,597 60	1,489,204 61	400,000 00	432,394 47
Insurance Company of North America	Philadelphia	911,461 98	85,269 95	21,712 00	50,382 76
Insurance Company of the State of Pennsylvania	Philadelphia	116,879 16	---	25,610 66	25,610 66
Lorillard	New York	82,636 08	70,781 80	25,000 00	101,122 38
Manhattan	Boston	439,122 04	421,960 35	49,950 00	132,629 81
Manufacturers'	Providence	368,507 32	---	12,000 00	32,090 87
Merchants'	New York	92,512 55	---	20,000 00	55,517 85
National Fire	New York	154,991 87	---	20,000 00	50,610 98
New Hampshire Fire	Manchester, New Hampshire	167,239 14	---	20,000 00	57,916 31
New Orleans Insurance Association	New Orleans	187,838 34	66,028 92	52,149 00	2,000 00
Northwestern National	New York	327,838 34	---	50,000 00	49,957 89
Orient	Milwaukee	133,476 45	44,035 23	40,000 00	32,720 53
Pacific Fire	Hartford	103,770 71	---	40,000 00	102,329 57
Pennsylvania Fire	New York	378,917 64	---	49,846 46	49,846 46
Peoples'	Philadelphia	162,897 70	---	100,000 00	380,000 24
Phoenix	Newark	721,946 14	355,951 09	245,000 00	275,254 62
Phoenix	Brooklyn	886,551 31	---	20,000 00	34,596 41
Prescott	Hartford	128,267 17	---	34,417 97	90,787 99
Providence Washington	Boston	146,281 96	236,466 27	47,853 93	47,853 93
Security	Providence	83,142 69	100,434 92	50,436 92	50,436 92
Shoe and Leather	New Haven	175,637 40	320,609 17	100,000 00	168,223 89
Springfield Fire and Marine	Boston	603,133 59	---	40,000 00	74,521 35
St. Paul	Springfield, Massachusetts	291,348 57	56,658 82	45,000 00	76,037 87
Star Fire	St. Paul, Minnesota	347,769 31	---	12,500 00	---
Teutonia	New York	53,301 83	28,442 52	50,000 00	61,694 79
Traders'	New Orleans	218,600 55	9,509 76	30,000 00	58,812 68
Tradesmen's Fire	Chicago	192,237 48	5,501 30	39,710 80	99,373 62
Union	New York	179,745 42	---	40,000 00	48,111 07
Washington Fire and Marine	Philadelphia	101,298 42	111,675 46	20,000 00	267,669 06
Watertown Fire	Boston	560,689 87	---	49,910 00	103,222 99
Williamsburgh City Fire	Watertown, New York	195,451 82	---	---	---
Totals	Brooklyn	\$18,164,316 85	\$3,760,773 89	\$4,093,347 50	\$6,332,302 98

TABLE No. 22—Continued.

NAME.	Location.	Office Salaries.	State, National, and Local Taxes.	All other Expenditures.	Total Expenditures.
Alta	Hartford	\$140,466 33	\$44,930 97	\$108,079 61	\$2,358,387 08
Agricultural	Watertown, New York	85,729 41	10,972 12	44,303 43	615,319 77
Allemania	Pittsburgh	9,220 62	5,890 33	8,401 57	141,145 39
Amazon	Cincinnati	17,707 28	4,962 91	11,785 64	180,839 36
American Central	St. Louis	33,226 50	7,886 84	39,711 28	467,730 37
American Fire	Philadelphia	38,303 31	18,529 22	16,680 82	447,567 12
Buffalo German	Buffalo	15,429 99	8,342 03	23,351 88	313,009 18
Citizens	St. Louis	8,500 00	5,139 42	5,090 23	87,730 85
Commercial Fire	New York	18,959 73	4,928 89	37,073 62	369,362 37
Connecticut	Hartford	30,369 30	11,668 33	37,739 34	580,930 04
Continental	New York	225,900 91	52,936 81	137,756 39	2,019,022 63
Eliot	Boston	12,067 00	4,710 93	8,279 09	146,656 27
Equitable Fire and Marine	Providence	19,087 83	5,668 57	2,978 82	137,853 88
Farragut	New York	26,700 00	3,589 03	19,995 92	188,654 30
Fire Association	Philadelphia	61,187 73	73,095 21	19,958 33	1,694,478 50
Firemen's	Baltimore	7,985 35	10,059 64	10,569 37	242,758 26
German American	New York	107,888 27	32,360 79	117,496 15	1,216,748 85
German Fire	Pittsburgh	15,513 42	5,455 62	126,781 80	991,153 60
Germania	New York	68,636 85	34,161 28	28,524 28	328,892 87
Gard	Philadelphia	33,996 84	17,531 62	19,328 34	309,280 05
Glen's Falls	Glen's Falls, New York	19,425 07	7,463 95	140,661 28	977,446 64
Hanover	New York	49,627 40	23,569 22	133,049 78	1,760,182 62
Hartford	Hartford	119,414 20	40,832 04	212,787 86	2,595,626 33
Home	New York	246,127 07	82,264 33	196,111 72	3,759,298 26
Insurance Company of North America	Philadelphia	136,090 00	194,225 48	18,703 71	312,540 02
Insurance Company of the State of Pennsylvania	Philadelphia	12,800 00	6,792 44	16,538 99	152,629 52
Lorillard	New York	17,256 58	10,887 21	57,781 99	754,076 29
Manhattan	New York	42,961 76	17,306 32	91,638 28	1,112,073 27
Manufacturers	Boston	27,339 14	20,048 36	579 12	153,907 23
Merchant's	Providence	11,123 62	5,001 07	18,042 21	287,199 62
National Fire	New York	29,808 28	5,839 41	20,314 26	268,930 68
New Hampshire Fire	Manchester, New Hampshire	9,602 87	9,163 45	20,042 79	415,342 18
New Orleans Insurance Association	New Orleans	27,197 90	4,168 92	109,151 46	758,722 82
Niagara	New York	56,862 00	27,019 80	108,151 46	873,488 77
Northwestern National	Milwaukee	34,781 31	8,640 88	32,688 11	568,393 32
Ohio	Cincinnati	8,441 08	3,444 78	11,453 99	1,232,247 86
Phoenix	Brooklyn	173,712 59	88,226 85	132,511 19	1,066,039 82
Phoenix	Hartford	73,295 22	46,532 88	139,455 79	208,008 46
Precoff	Boston	9,310 00	3,541 48	12,293 40	568,203 45
Providence Washington	Providence	16,307 68	9,265 72	34,575 86	232,668 38
Security	New Haven	18,819 90	2,438 14	32,375 61	658,886 51
Shoe and Leather	Boston	20,364 18	9,463 23	529,338 70	1,047,442 91
Springfield Fire and Marine	Springfield, Massachusetts	41,661 82	34,798 90	29,329 77	602,648 65
St. Paul	St. Paul, Minnesota	27,116 46	10,363 73	90,610 44	122,520 63
Star Fire	New York	31,561 18	11,657 85	23,185 10	396,404 86
Teutonia	New Orleans	22,028 21	6,250 07	25,434 21	348,827 79
Traders	Chicago	23,316 92	10,087 74	47,955 49	603,779 87
Union	New York	28,960 59	7,851 53	12,244 41	337,565 87
Washington Fire and Marine	Philadelphia	26,342 00	17,755 97	65,168 13	976,789 57
Watertown Fire	Boston	16,612 50	7,624 01	44,973 04	445,127 94
Williamsburgh City Fire	Watertown, New York	44,550 00	18,712 51		
Totals	Brooklyn	44,110 28	7,459 81	\$2,743,421 71	\$38,806,180 00
		\$2,586,942 90	\$1,125,074 17		

TABLE No. 23.

Showing amount of Risks written, Premiums received, and amount of Risks in force on the thirty-first day of December, 1881, with Premiums thereon, of Fire and Fire and Marine Insurance Companies doing business in California—Companies of other States.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine and Inland.	Premiums.
Etna	Hartford	\$234,240.812 00	\$2,304,748.71	\$42,271,280.00	\$168,110.84
Agriculture	Watertown, New York	82,993,210 00	693,426.06		\$2,472,959.35
Allemania	Pittsburgh	11,632,458 00	146,406.82		693,426.06
Amazon	Cincinnati	12,039,708 00	160,904.40		146,406.82
American Central	St. Louis	39,477,485 00	550,825.43		160,904.40
American Fire	Philadelphia	47,004,563 00	470,794.27		550,825.43
Buffalo German	Buffalo	40,774,839 00	391,126.24		470,794.27
Citizens'	St. Louis	7,390,360 00	59,818.50		391,126.24
Commercial Fire	New York	39,758,638 59	349,683.35		59,818.50
Connecticut	Hartford	66,921,617 00	697,975.41		349,683.35
Continental	New York	291,224,183 00	1,995,276.86		697,975.41
Eliot	Boston	14,226,929 00	148,485.88		2,200,253.77
Equitable Fire and Marine	Providence	14,319,290.94	128,724.43		148,485.88
Farragut	New York	33,185,650 00	169,395.01		128,724.43
Fire Association	Philadelphia	132,154,666 00	1,565,053.62		169,395.01
Firemen's	Baltimore	98,034,808 00	199,953.66		1,565,053.62
German American	New York	189,411,532 00	1,640,880.39		199,953.66
German Fire	Pittsburgh	114,390,090 00	1,038,207.87		1,640,880.39
Germania	New York	39,711,215 00	360,196.46		1,038,207.87
Glen's Falls	Philadelphia	17,534,644 00	1,064,762.17		360,196.46
Hanover	New York	183,179,814 00	1,950,334.92		1,064,762.17
Hartford	Hartford	262,892,493 00	2,611,004.07		1,950,334.92
Home	New York	174,666,221 00	1,827,898.36		2,611,004.07
Insurance Company of North America	Philadelphia	21,398,905 00	200,173.28		1,827,898.36
Insurance Company of the State of Penn.	Philadelphia	20,146,385 00	155,801.78		200,173.28
Lorillard	New York	64,578,127 00	645,560.13		155,801.78
Manhattan	New York	55,833,115 00	558,331.15		645,560.13
Manufacturers'	Providence	25,024,569 00	372,310.71		558,331.15
Massachusetts	New Orleans	111,238,445 00	900,012.19		372,310.71
Metropolitan	New York	35,211,896 00	326,234.72		900,012.19
New Orleans Insurance Association	Milwaukee	35,012,400 00	396,156.15		326,234.72
Niagara	Hartford	34,167,850 00	211,769.31		396,156.15
Northwestern National	New York	65,775,712 00	704,959.76		211,769.31
Orient	Philadelphia	20,777,584 00	252,974.79		704,959.76
Pacific Fire	Newark	195,726,140 00	1,843,005.78		252,974.79
Pennsylvania Fire	Brooklyn	161,231,336 00	1,794,229.79		1,843,005.78
People's	Hartford	37,202,001 00	325,151.95		1,794,229.79
Phoenix	Boston	18,240,285 00	195,851.52		325,151.95
Provident	Providence	14,033,003 00	143,256.78		195,851.52
Security	New Haven	31,092,513 00	295,004.18		143,256.78
Shoe and Leather	Boston	101,403,100 00	1,196,537.24		295,004.18
Springfield Fire and Marine	Springfield, Mass.	37,229,453 00	478,137.96		1,196,537.24
St. Paul	St. Paul, Minnesota	80,425,379 00	820,246.02		478,137.96
Sterling	New York	10,458,169 00	137,850.30		820,246.02
Tentonia	New Orleans	31,796,549 00	381,922.48		137,850.30
Traders'	Chicago	31,783,177 00	322,062.39		381,922.48
Trademarks' Fire	New York	35,410,273 00	355,464.25		322,062.39
Union	Philadelphia	19,977,953 00	185,573.11		355,464.25
Washington Fire and Marine	Boston	111,330,833 00	1,216,636.20		185,573.11
Watertown Fire	Watertown, New York	70,375,230 00	478,280.72		1,216,636.20
Williamsburgh City Fire	Brooklyn				478,280.72
Totals		\$3,815,797,772.53	\$36,738,158.64	\$791,925,527.82	\$5,545,420.36
					\$42,283,579.00

TABLE No. 23—Continued.

NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1881.				
		Fire.	Premiums.	Marine and Inland.	Premiums.	Total Premiums.
Zebra	Hartford	\$275,570,466 00	\$2,944,813 07	\$655,450 00	\$26,064 95	\$2,970,878 02
Agriculture	Watertown, New York	188,419,064 00	1,593,502 48			1,593,502 48
Allemania	Pittsburgh	10,327,510 00	126,995 17			126,995 17
Amazon	Cincinnati	11,116,401 00	161,085 35			161,085 35
American Central	St. Louis	35,144,647 00	517,140 50			517,140 50
American Fire	Philadelphia	41,655,402 00	452,781 26			452,781 26
Buffalo German	Buffalo	39,097,666 00	384,988 59			384,988 59
Citizens	St. Louis	4,181,734 00	56,087 00	40,000 00	300 00	56,387 00
Commercial Fire	New York	39,246,437 00	325,792 18	349,601 00	9,543 83	335,336 01
Connecticut	Hartford	336,021,209 00	2,754,407 84	40,000 00	1,857 25	2,756,265 09
Continental	New York	12,835,319 00	154,466 96			154,466 96
Equitable Fire and Marine	Boston	13,258,142 58	135,531 63	59,801 50	951 11	136,482 74
Farragut	Providence	31,010,379 00	173,901 88			173,901 88
Fire Association	New York	226,700,999 00	3,534,886 63			3,534,886 63
Firemen's	Philadelphia	25,238,050 00	164,258 87			164,258 87
German American	Baltimore	203,844,727 00	1,722,678 50			1,722,678 50
German Fire	New York	13,088,887 00	158,638 97			158,638 97
Germania	Pittsburgh	111,807,236 00	1,104,106 21			1,104,106 21
Gard	New York	47,346,433 00	546,214 47			546,214 47
Glen's Falls	Glen's Falls, New York	61,750,609 00	564,266 09			564,266 09
Hanover	New York	118,498,465 00	1,208,357 31			1,208,357 31
Hartford	Hartford	225,247,984 00	2,549,409 83			2,549,409 83
Home	New York	364,656,766 00	3,779,281 00			3,779,281 00
Insurance Company of North America	Philadelphia	212,043,138 00	2,447,043 34	28,009,048 00	267,402 48	2,714,445 82
Insurance Company of the State of Penn.	Philadelphia	20,678,884 00	189,063 57	1,559,907 00	37,412 67	226,476 24
Lorillard	New York	18,480,741 00	131,803 91			131,803 91
Manhattan	New York	51,005,688 00	559,552 24	214,903 00	2,248 62	561,780 86
Manufacturers'	Boston	95,789,777 00	614,362 48	3,088,552 00	44,196 95	658,559 43
Merchants'	Providence	16,746,928 00	176,836 50	28,058 00	203 86	177,030 36
National Fire	New York	31,923,141 00	262,663 81			262,663 81
New Hampshire Fire	New York	26,910,716 00	293,413 63			293,413 63
New Orleans Insurance Association	Manhattan, N. H.	39,055,574 00	370,871 18	54,523 00	1,221 12	372,092 30
Orion	Providence	50,835,228 00	543,367 92			543,367 92
Pacific Fire	New York	82,355,932 00	212,324 36			212,324 36
Pennsylvania Fire	Philadelphia	64,683,973 00	747,313 81			747,313 81
People's	Newark	19,949,287 00	230,043 95			230,043 95
Phoenix	Brooklyn	205,151,151 00	2,085,525 49	8,605,255 00	36,748 37	2,102,273 86
Prescott	Hartford	172,646,874 00	1,972,060 66			1,972,060 66
Providence Washington	Providence	18,892,037 00	222,516 23			222,516 23
Security	New Haven	31,027,352 00	333,726 54	2,856,953 00	101,567 68	435,294 22
Shoe and Leather	Boston	12,703,066 00	133,500 31	1,169,281 00	25,720 19	162,220 50
Springfield Fire and Marine	Boston	28,251,176 00	332,688 15	2,695,765 00	106,063 97	438,732 12
St. Paul	Springfield, Mass.	116,351,507 00	1,407,260 88			1,407,260 88
Star Fire	St. Paul, Minnesota	41,621,612 00	514,644 18	234,750 00	6,299 84	520,944 02
Teutonia	New York	33,451,517 00	352,171 13			352,171 13
Traders'	New Orleans	3,870,640 00	46,979 15	135,464 00	2,539 02	49,518 17
Tradersmen's Fire	Chicago	21,996,233 00	320,984 01			320,984 01
Union	New York	28,100,064 00	284,941 73	36,400 00	1,833 00	286,774 73
Washington Fire and Marine	Philadelphia	27,609,193 00	291,810 87	1,167,073 00	60,096 84	351,907 71
Watertown Fire	Boston	17,205,574 00	192,340 69	3,889,736 00	51,816 34	244,157 03
Williamsburgh City Fire	Watertown, New York	132,238,034 00	1,355,567 65			1,355,567 65
Totals	Brooklyn	71,572,538 00	521,842 64			521,842 64
		\$4,231,443,912 58	\$45,953,308 07	\$55,478,522 50	\$799,158 09	\$44,752,466 16

TABLE NO. 24.

Summary of the Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock, of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of Foreign Countries.

NAME.	Location.	Cash Capital paid up.	Total Assets.	Liabilities, capital not included.	Total Income.
British America	Toronto	\$500,000 00	\$1,322,891 46	\$673,284 05	\$1,050,563 89
City of London	London	1,000,000 00	1,299,655 02	207,658 27	1,503,036 38
Commercial Union	London	1,250,000 00	10,876,810 57	6,454,646 58	5,533,692 71
Confiance	Paris	800,000 00	6,835,298 09	5,775,043 48	1,288,710 39
Fire Insurance Association	London	1,000,000 00	1,573,291 58	373,935 90	754,008 55
General Reassurance	Paris	1,750,000 00	2,168,136 46	706,333 32	2,425,063 38
Guardian	London	5,000,000 00	14,910,854 19	7,992,824 89	1,721,921 04
Hamburg-Bremen	Hamburg	300,000 00	1,400,843 50	738,782 94	544,808 86
Hamburg-Magdeburg	Hamburg	625,000 00	919,419 54	280,106 84	434,655 66
Helvetia Swiss Fire	St. Gall, Switzerland	400,000 00	905,107 35	344,694 84	525,440 65
Imperial	London	3,500,000 00	8,721,000 00	2,018,743 00	3,443,850 00
Lancashire	Manchester, England	1,350,000 00	6,815,987 33	4,579,363 62	2,964,069 57
Lion Fire	London	1,000,000 00	1,373,907 00	663,957 00	779,215 00
Liverpool and London and Globe	Liverpool	1,225,200 00	34,373,378 77	26,844,921 10	6,549,293 35
London Assurance	London	2,241,375 00	16,323,850 00	10,271,993 50	3,307,704 12
London and Lancashire	Liverpool	925,000 00	2,623,069 49	1,327,390 71	2,239,850 65
Manchester Fire	Manchester, England	500,000 00	1,248,094 43	731,908 91	1,252,872 64
Metropole	Paris	1,000,000 00	1,362,935 98	352,441 40	759,478 14
National Fire and Marine	Dunedin, New Zealand	250,000 00	894,468 11	199,198 81	522,064 92
New Zealand	Auckland	1,000,000 00	2,065,003 00	529,753 00	940,089 00
North British and Mercantile	London	2,500,000 00	10,211,585 30	2,817,163 56	5,639,007 21
North German Fire	Hamburg	375,000 00	785,489 81	263,161 11	351,101 81
Northern Assurance	London	1,500,000 00	14,262,555 44	9,783,478 96	3,802,455 14
Norwich Union	Norwich, England	660,000 00	3,564,179 03	1,300,206 95	2,279,207 62
Phoenix Assurance	London	359,593 75	5,619,408 04	1,949,066 23	3,246,868 75
Progres National	Paris	600,000 00	1,441,585 28	807,555 81	319,625 66
Prussian National	Stettin	562,500 00	1,335,924 92	303,452 12	809,918 45
Queen	Liverpool	875,169 75	5,343,717 54	3,883,637 09	3,122,606 13
Royal	Liverpool	1,447,725 00	26,322,273 98	17,009,314 94	4,843,853 14
Standard Fire Office	London	555,512 50	936,812 26	415,207 00	944,454 21
South British Fire and Marine	Auckland	500,000 00	926,428 26	316,791 00	576,373 50
Transatlantic Fire	Hamburg	300,000 00	1,054,876 02	566,037 61	523,959 41
Western Assurance	Toronto	400,000 00	1,389,178 80	752,091 44	1,336,570 92
Totals		\$36,514,076 00	\$192,544,619 41	\$112,111,795 03	\$66,694,784 55

TABLE No. 24—Continued.

NAME.	Location.	Total Expenditures.	Losses incurred during the year.	Net Surplus over liabilities including capital stock.
British America	Toronto	\$1,069,455 82	\$567,386 28	\$149,291 59
City of London	London	204,332 60	115,233 23	91,996 75
Commercial Union	London	5,054,269 87	3,295,589 56	3,172,163 99
Confiance	Paris	1,347,896 97	800,087 62	260,234 60
Fire Insurance Association	London	540,202 37	329,732 04	199,355 68
General Reassurance	Paris	2,472,546 52	2,367,307 66	1,018,029 30
Guardian	London	1,804,942 64	1,048,253 95	362,060 56
Hamburg-Bremen	Hamburg	516,884 31	244,799 53	14,313 20
Hamburg-Magdeburg	Hamburg	457,737 36	371,684 83	161,412 51
Helvetia Swiss Fire	St. Gall, Switzerland	464,900 46	290,720 00	3,208,257 00
Imperial	London	3,541,875 00	2,182,117 00	886,623 71
Lancashire	Manchester, England	2,989,547 31	1,929,310 89	340,205 00
Lion Fire	London	810,710 00	3,623,466 81	923,398 22
Liverpool and London and Globe	Liverpool	6,236,877 54	3,623,466 81	3,810,477 00
London Assurance	London	3,021,858 84	923,398 22	374,678 78
London and Lancashire	Liverpool	2,321,557 63	1,669,563 54	16,185 52
Manchester Fire	Manchester, England	1,438,679 38	976,033 00	566,748 41
Metropole	Paris	862,247 82	566,748 41	10,494 58
National Fire and Marine	Dunedin, New Zealand	465,541 57	278,000 70	535,245 00
New Zealand	Auckland	928,560 00	530,163 00	4,894,721 76
North British Mercantile	London	5,602,554 72	3,128,026 00	147,828 70
North German Fire	Hamburg	349,880 03	208,209 79	2,979,076 48
Northern Assurance	London	3,278,840 79	1,457,554 27	1,603,972 08
Norwich Union	Norwich, England	2,197,022 37	1,321,122 35	3,310,748 06
Phoenix Assurance	London	3,119,896 00	1,720,712 27	40,029 47
Progres National	Paris	318,625 66	158,114 68	472,972 80
Prussian National	Stettin	510,849 03	483,137 00	586,911 00
Queen	Liverpool	3,339,304 70	2,279,500 00	7,925,234 04
Royal	Liverpool	4,858,812 73	2,958,740 94	534,018 00
Scottish Imperial	Glasgow	766,784 69	---	---
Scottish Union and National	Edinburgh	---	---	---
Standard Fire Office	London	372,770 00	236,320 00	17,554 76
South British Fire and Marine	Auckland	569,144 00	357,230 00	206,635 00
Transatlantic Fire	Hamburg	333,126 58	250,890 50	168,818 41
Western Assurance	Toronto	1,394,305 69	994,900 37	237,087 38
Totals		\$68,078,540 70	\$38,719,427 45	\$44,009,452 98

TABLE No. 25.

Showing the gross Assets of the Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of Foreign Countries.

NAME.	Location.	Real Estate.	Loans on Bond and Mortgage.	Stocks and bonds owned by the company.	Amount loaned on stocks and other securities as collateral.	Cash in office and bank.
British America	Toronto	\$90,000 00	\$6,807 50	\$1,016,039 94	---	\$86,354 43
City of London	London	853,754 43	5,000 00	474,455 75	600,000 00	103,435 49
Commercial Union	London	164,147 49	610,424 12	3,091,153 35	394,833 35	1,002,817 90
Confiance	Paris	---	---	945,434 28	---	573,055 66
Fire Insurance Association	London	---	---	1,361,919 25	---	118,142 08
General Reassurance	Paris	100,391 48	5,304,236 12	1,405,566 75	---	43,464 12
Guardian	London	164,075 00	84,830 36	6,747,919 22	1,487,104 69	687,464 43
Hamburg-Bremen	Hamburg	36,834 14	203,497 70	514,956 24	---	164,125 05
Hamburg-Magdeburg	St. Gall, Switzerland	90,000 00	452,979 70	42,639 86	---	32,011 96
Helvetia Swiss Fire	London	1,139,113 00	180,860 00	6,563,409 00	---	209,806 38
Imperial	Manchester, England	285,631 98	2,915,803 81	2,290,541 17	124,811 78	364,363 72
Lancashire	London	---	145,745 00	521,969 00	45,800 00	161,573 00
Lion Fire	Liverpool	3,216,050 39	9,023,519 32	15,159,847 48	---	1,721,615 48
Liverpool and London and Globe	London	310,007 29	10,358,955 95	4,431,078 82	952,529 74	211,022 99
London Assurance	Liverpool	165,000 00	44,500 00	1,703,971 26	34,250 00	175,302 87
London and Lancashire	Manchester, England	---	367,618 00	225,817 75	46,875 00	16,702 49
Manchester Fire	Paris	---	---	995,611 80	---	48,306 05
Metropole	Dunedin, New Zealand	122,983 89	573,350 00	30,412 02	---	71,009 09
National Fire and Marine	Auckland	492,079 00	636,238 00	609,974 00	60,400 00	235,168 00
New Zealand	London	1,635,524 75	394,014 83	6,106,447 31	100,000 00	539,431 66
North British and Mercantile	Hamburg	---	97,000 00	477,692 42	---	74,789 09
North German Fire	London	656,852 21	2,381,874 25	6,828,030 29	2,926,366 48	388,605 61
Northern Assurance	Norwich, England	117,381 56	240,000 00	2,135,254 33	---	746,637 17
Norwich Union	London	733,080 85	1,317,693 00	2,989,270 30	---	214,245 49
Phoenix Assurance	Paris	62,500 00	402,962 50	367,534 32	---	39,266 55
Progres National	Stettin	991,030 30	779,715 87	553,545 72	26,750 00	48,822 47
Prussian National	Liverpool	1,203,397 79	5,679,803 43	2,571,809 67	11,155 00	293,633 70
Queen	Liverpool	---	---	10,896,038 86	6,552,441 64	362,373 75
Royal	---	---	---	---	---	---
Amounts carried forward		\$12,624,836 55	\$42,236,423 46	\$82,209,410 76	\$13,445,417 68	\$8,807,460 08

TABLE No. 25—Continued.

NAME.	Location.	Real Estate.	Loans on Bond and Mortgage.	Stocks and bonds owned by the company.	Amount loaned on stocks and other securities as collateral.	Cash in office and bank.
Amounts brought forward						
Scottish Imperial	Glasgow	\$12,624,836 55	\$42,256,423 46	\$82,209,410 76	\$13,445,417 68	\$8,807,480 08
Scottish Union and National	Edinburg	483,717 60	421,009 66	116,234 82		87,537 40
Standard Fire Office	London	10,000 00		488,155 00		43,510 94
South British Fire and Marine	Auckland	172,800 00	227,980 00	375,672 00	33,035 00	44,265 00
Transatlantic Fire	Hamburg	33,625 00		566,150 69	39,250 00	288,170 01
Western Assurance	Toronto	57,440 00	29,350 00	1,047,300 71		68,319 41
Totals		\$13,352,418 15	\$42,914,763 12	\$84,862,923 88	\$13,517,702 68	\$9,338,262 84

TABLE No. 25—Continued.

NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable not matured, taken for Marine and Inland risks.	All other Assets.	Total Assets.
British America	Toronto	\$13,243 34	\$117,262 73	\$2,569 18	\$10,414 34	\$1,322,691 46
City of London	London	6,649 67	104,652 98		5,261 13	1,299,655 02
Commercial Union	London	4,329 75	974,751 58	158,237 40	3,786,508 69	10,876,810 57
Confiance	Paris		82,901 10		5,079,759 56	6,835,298 09
Fire Insurance Association	London	11,278 98	81,951 27			1,573,291 58
General Reassurance	Paris	2,970 75	551,805 04			2,168,136 46
Guardian	London	2,970 75	247,813 87			14,910,854 19
Hamburg-Bremen	Hamburg	212,704 91	63,379 94			1,400,843 50
Hamburg-Magdeburg	Hamburg	2,348 46	61,915 78			906,107 35
Helvetia Swiss Fire	St. Gall, Switzerland	9,635 36	94,219 64			919,419 54
Imperial	London		509,420 00			8,727,000 00
Lancashire	Manchester, England		753,353 46			6,815,987 33
Lion Fire	London	52,453 66	59,420 00			241,299 00
Liverpool and London and Globe	Liverpool	3,715 00	254,295 00			29,027 75
London Assurance	London	277,865 31	463,598 32			240,810 00
London and Lancashire	London	18,624 54	271,211 52			4,509,882 47
Manchester Fire	Liverpool	12,675 30	342,863 16			16,323,850 50
Metropole	Manchester, England	4,889 69	421,191 50			2,628,069 49
National Fire and Marine	Paris	2,974 40	290,051 93			1,248,094 43
New Zealand	Dunedin, New Zealand	13,857 83	80,295 66			1,362,935 98
North British and Mercantile	Auckland	15,621 00	4,274 00	265 37	3,314 25	884,468 11
North German Fire	London	9,610 45	1,411,178 78	7,887 00	3,762 00	2,065,003 00
Northern Assurance	Hamburg		136,008 30		15,677 52	10,211,865 30
Norwich Union	London	154,719 34	59,801 73			785,489 81
Phoenix Assurance	Norwich, England	15,951 77	318,924 20			14,262,555 44
Progress National	London	29,030 62	292,351 02			3,564,179 03
Prussian National	Paris		131,369 99			5,619,408 04
Queen	Stettin	46,683 96	12,750 00			1,447,585 28
Royal	Liverpool	25,841 13	58,200 00			1,338,924 92
Scottish Imperial	Liverpool	339,465 71	192,066 71			5,343,717 84
Scottish Union and National	Glasgow	4,558 63	131,267 19			26,382,273 98
Standard Fire Office	Edinburg				619 02	1,214,944 32
South British Fire and Marine	London	4,717 20	151,062 95			998,372 26
Transatlantic Fire	Auckland	15,625 00	36,703 00			926,426 00
Western Assurance	Hamburg		107,680 32			1,034,876 02
Totals	Toronto	7,685 39	105,235 34	49,935 06	23,912 88	1,389,178 80
		\$1,319,707 15	\$6,915,907 30	\$230,724 01	\$18,152,210 28	\$192,544,619 41

TABLE No. 26.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of Foreign Countries.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Realized.	Cash Dividends remaining unpaid	Fire Reinsurance.
British America	Toronto		\$196,882 96	\$1,500 00	\$26,915 33	\$439,749 15
City of London	London		61,520 00			123,289 31
Commercial Union	London	\$651,245 00			337 50	1,205,792 40
Confiance	Paris	157,506 02			2,784 00	560,847 18
Fire Insurance Association	London		83,423 19		297 50	275,850 30
General Reassurance	Paris		311,255 91			297,448 33
Guardian	London	20,952 28			22,696 93	637,500 00
Hamburg-Bremen	London	173,140 00				405,041 34
Hamburg-Magdeburg	Hamburg	51,101 25				204,833 29
Helvetia Swiss Fire	Hamburg	66,144 25				228,583 89
Imperial	St. Gall, Switzerland	27,754 52			149 50	1,028,215 00
Lancashire	London	13,891 00	823,335 00			1,145,753 91
Lion Fire	Manchester, England	447,168 32			10,158 00	257,592 00
Liverpool and London and Globe	London	110,223 00	50,572 00		146,184 25	3,798,701 01
Liverpool Assurance	Liverpool		888,200 00			784,900 00
London and Lancashire	Liverpool	244,072 04			10,920 41	940,065 88
Manchester Fire	Manchester, England	4,189 02	300,811 48	6,630 00	33,873 75	404,035 50
Metropole	Paris		265,255 00		270 00	246,208 19
National Fire and Marine	Paris	23,810 74	38,208 58			140,000 00
New Zealand	Dunedin, New Zealand	25,375 00			4,033 20	212,863 00
North British and Mercantile	Auckland		186,870 00			171,245 48
North German Fire	London	741,318 56			10,576 33	1,122,475 46
Northern Assurance	Hamburg	6,411 00	12,198 00			1,063,087 54
Norwich Union	London	452,969 27			14,152 89	1,341,856 23
Phoenix Assurance	Norwich, England	217,123 91			4,095 50	667,075 01
Progress National	London	398,735 00			8,475 00	235,222 00
Prussian National	Paris	69,598 05				1,405,480 00
Queen	Stettin	39,875 00				2,729,073 21
Royal	Liverpool	291,741 69			487 50	212,293 00
Scottish Imperial	Liverpool		290,483 52	21,956 10	7,892 22	
Scottish Union and National	Glasgow		91,326 33		684 35	
South British Fire and Marine	London		102,830 00		430 00	
Transatlantic Fire	Hamburg		37,301 25		102 75	
Western Assurance	Toronto		116,787 42	8,600 00	24,520 30	
Totals		\$4,234,344 92	\$3,681,165 69	\$38,686 10	\$331,686 83	\$25,391,972 62

TABLE No. 26—Continued.

NAME.	Location.	Marine Reinsurance.	Reinsurance Fund under life or other special department.	All other claims.	Total Liabilities, capital not included.	Net Surplus.
British America.	Toronto	\$8,176 11		\$60 50	\$673,284 05	\$149,291 59
City of London.	London			22,848 96	207,658 27	91,996 75
Commercial Union.	London	800,000 00	\$3,732,975 25	64,296 43	6,454,646 58	3,172,163 99
Confiance.	Paris			5,063,906 28	5,775,043 48	260,254 60
Fire Insurance Association.	London			14,364 91	373,935 90	199,355 68
General Reassurance.	Paris	72,130 94	3,534 01	1,011 85	706,333 32	1,918,029 30
Guardian.	London		7,100,346 43	59,141 53	7,992,824 89	3,172,163 99
Hamburg-Bremen.	Hamburg			282,640 35	738,782 94	362,060 56
Helvetia Swiss Fire.	St. Gall, Switzerland			8,979 30	280,106 34	14,313 20
Imperial.	London			88,356 43	344,694 84	161,412 51
Lancashire.	Manchester, England			143,144 00	2,018,743 00	3,208,257 00
Lion Fire.	London		2,811,907 14	245,370 00	4,579,363 62	886,623 71
Liverpool and London and Globe.	Liverpool			562,346 20	663,957 00	6,299,257 67
London Assurance.	London		21,784,753 48	34,876 74	26,844,921 10	3,310,477 00
London and Lancashire.	Liverpool	309,742 62	8,864,533 35	75,513 71	10,271,998 50	3,310,477 00
Manchester Fire.	Manchester, England			62,348 41	1,327,390 71	374,878 78
Metropole.	Paris			44,213 89	352,441 40	10,494 58
National Fire and Marine.	Dunedin, New Zealand			29,788 61	199,198 81	445,269 30
New Zealand.	Auckland	122,400 00		5,888 00	529,758 00	535,245 00
North British and Mercantile.	Hamburg			467,511 92	2,817,163 56	4,894,721 76
North German Fire.	London			73,306 63	263,161 11	147,328 70
Northern Assurance.	Norwich, England		8,002,236 44	191,654 90	9,783,478 96	2,979,076 48
Phoenix Assurance.	London			15,900 00	1,300,206 95	1,603,972 08
Progres National.	Paris			70,882 75	1,949,066 23	3,310,748 06
Prussian National.	Stettin	4,198 00		23,669 62	807,555 81	40,029 47
Queen.	Liverpool			148,445 40	303,452 12	472,872 80
Royal.	Liverpool			216,431 89	3,883,637 09	586,911 00
Scottish Imperial.	Glasgow			54,350 00	17,554 76	206,635 00
Scottish Union and National.	Edinburgh			20,237 20	219,791 00	163,818 41
Standard Fire Office.	London			97,237 20	566,057 61	237,087 26
Transatlantic Fire.	Auckland			18,205 95	752,091 44	237,087 26
Western Assurance.	Toronto			14,560 07	974,521 55	7,925,234 04
Total.		\$1,450,010 59	\$62,743,168 85	\$8,282,569 45	\$112,111,750 03	\$44,506,456 66

TABLE No. 27.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of Foreign Countries.

NAME.	Location.	Fire Premiums.	Marine Premiums.	Life Premiums.	Interest and dividends from all sources.	Received from all other sources.	Total Income.
British America.	Toronto	\$892,034 88	\$103,922 98		\$51,550 78	\$3,055 25	\$1,050,563 89
City of London.	London	244,594 10			16,891 65	1,241,550 63	1,503,036 38
Commercial Union.	London	3,560,150 04	1,043,189 87	\$693,379 20	232,614 08	4,359 52	5,539,692 71
Confiance.	Paris	1,089,883 95			195,794 85	3,231 59	1,288,710 39
Fire Insurance Association.	London	700,624 94			52,034 98	1,348 63	754,008 55
General Reassurance.	Paris	1,272,772 92	792,054 35		57,328 42	302,407 69	2,425,063 38
Guardian.	London	1,419,772 81			302,148 23		1,721,921 04
Hamburg.	Hamburg	503,465 32			41,343 54		544,808 86
Hamburg-Magdeburg.	St. Gall, Switzerland	395,266 72			30,498 29		434,655 66
Helvetia Swiss Fire.	St. Gall, Switzerland	493,376 73			31,563 92	8,890 65	525,440 65
Imperial.	London	3,115,804 00			303,887 00		3,443,680 00
Lancashire.	Manchester, England	2,784,917 65			146,593 39		2,964,069 87
Lion Fire.	London	750,225 04			27,235 00	1,755 00	779,215 00
Liverpool and London and Globe.	Liverpool	5,690,071 81			659,221 54		6,349,293 35
London Assurance.	London	1,309,017 25			643,439 08		3,307,704 12
London and Lancashire.	Liverpool	2,122,783 73			29,470 75		2,259,890 65
Manchester Fire.	Manchester, England	1,212,107 00			29,039 00		1,252,672 64
Metropole.	Paris	728,013 68			29,039 00		759,478 14
National Fire and Marine.	Dunedin, New Zealand	274,941 85			49,396 00	1,298 93	522,064 92
New Zealand.	Auckland	425,756 00			90,237 00	23,034 00	940,089 00
North British and Mercantile.	London	4,793,270 30			328,650 81	517,086 10	5,639,007 21
North German Fire.	Hamburg	322,706 72			23,395 09		351,101 81
Northern Assurance.	London	2,244,950 89			575,247 40	73,280 89	3,802,455 14
Norwich Union.	Norwich, England	2,177,875 92			98,222 62	3,109 08	2,279,207 62
Phoenix Assurance.	London	3,040,501 52			206,467 23		3,246,968 75
Progres National.	Paris	276,735 89			27,916 01		319,625 86
Prussian National.	Stettin	713,263 68			49,225 85		809,918 43
Queen.	Liverpool	2,910,000 00			169,750 00		3,122,606 13
Royal.	Liverpool	4,398,435 97			445,417 17		4,843,853 14
Scottish Imperial.	Glasgow	619,542 79			32,126 73		664,315 98
Amounts carried forward		\$50,483,164 06	\$3,125,799 60	\$2,407,153 23	\$5,023,746 96	\$2,379,384 94	\$64,419,248 79

TABLE No. 27—Continued.

NAME.	Location.	Fire Premiums.	Marine Premiums.	Life Premiums.	Interest and dividends from all sources.	Received from all other sources.	Total Income.
Amounts brought forward		\$50,453,164 06	\$3,125,799 60	\$2,407,153 23	\$5,023,746 96	\$2,379,384 94	\$64,419,248 79
Scottish Union and National	Edinburg						
Standard Fire Office	London	482,110 00			32,020 00	430,334 27	944,464 27
South British Fire and Marine	Auckland	281,812 00	242,067 00		40,552 00	12,441 00	576,872 00
Transatlantic Fire	Hamburg	394,777 09			21,882 35	6,970 03	423,629 47
Western Assurance	Toronto	1,018,447 91	257,308 22		54,313 91		1,330,570 04
Totals		\$52,660,311 06	\$3,625,674 82	\$2,407,153 23	\$5,172,515 22	\$2,829,130 24	\$66,694,784 57

TABLE NO. 28.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881—Companies of Foreign Countries.

NAME.	Location.	Fire Losses.	Marine Losses.	Life Claims and expenses.	Dividends.	Brokerage and Commissions.
British America	Toronto	\$638,672 02	\$92,515 52		\$49,811 00	\$180,845 84
City of London	London	53,713 23				34,667 92
Commercial Union	London	2,377,844 73	759,774 71	\$354,221 27	249,952 50	649,052 88
Confiance	Paris	800,067 63			160,000 00	265,203 13
Fire Insurance Association	London	246,308 85	833,267 21		37,202 50	117,893 40
General Reassurance	Paris	814,357 64				502,498 86
Guardian	London	1,048,253 95			350,000 00	221,391 41
Hamburg-Bremen	Hamburg	219,290 78			60,000 00	154,286 63
Hamburg-Magdeburg	Hamburg	305,740 58			12,506 50	103,133 28
Helvetia Swiss Fire	St. Gall, Switzerland	302,077 60				82,747 37
Imperial	London	2,182,117 00			420,000 00	608,795 00
Lancashire	Manchester, England	1,929,310 89			270,000 00	424,227 27
Lion Fire	London	379,410 00				169,950 00
Liverpool and London and Globe	Liverpool	3,632,466 81			856,705 31	
London Assurance	London	651,826 89	271,771 33	1,092,607 97	537,930 00	236,000 68
London and Lancashire	Liverpool	1,635,338 66				289,880 74
Manchester Fire	Manchester, England	976,033 00			84,808 88	269,447 43
Metropole	Paris	568,028 89			99,730 00	170,950 06
National Fire and Marine	Dunedin, New Zealand	192,875 70	85,125 00		32,084 93	55,577 56
New Zealand	Auckland	269,027 00	261,136 00		150,000 00	746,645 70
North British and Mercantile	London	3,194,539 15			900,000 00	38,331 19
North German Fire	Hamburg	204,223 42			30,000 00	339,805 22
Northern Assurance	London	1,417,188 94		554,062 50	371,902 50	401,617 00
Norwich Union	Norwich, England	1,289,608 37			272,350 00	576,285 04
Phoenix Assurance	London	1,720,712 27			504,150 00	74,218 31
Progres National	Paris	158,114 68			34,039 37	90,767 73
Prussian National	Stettin	264,906 25	35,625 99		67,500 00	
Queen	Liverpool	2,279,500 00			152,804 70	
Royal	Liverpool	2,958,740 94			603,218 75	659,877 71
Scottish Imperial	Glasgow	526,480 83			18,750 00	101,679 60
Scottish Union and National	Edinburg					
Amounts carried forward		\$33,236,376 70	\$2,339,2 5 6	\$2,003,891 74	\$6,305,455 54	\$7,562,286 96

TABLE No. 28—Continued.

NAME.	Location.	Fire Losses.	Marine Losses.	Life Claims and expenses.	Dividends.	Brokerage and Commissions.
Amounts brought forward.....						
Standard Fire Office.....	London.....	\$33,236,576 70	\$2,339,215 76	\$2,003,891 74	\$6,305,455 54	\$7,562,986 96
South British Fire and Marine.....	Auckland.....	236,320 00			9,225 00	83,785 00
Transatlantic Fire.....	Hamburg.....	199,365 00	171,880 00		50,005 00	78,165 00
Western Assurance.....	Toronto.....	213,761 89			24,079 50	34,483 66
		761,661 95	223,639 96		60,000 00	224,682 08
Totals.....		\$34,637,675 54	\$2,734,655 72	\$2,003,891 74	\$6,488,765 04	\$7,984,132 70

TABLE No. 28—Continued.

NAME.	Location.	Office Salaries.	Taxes.	All other Expenditures.	Total Expenditures.
British America.....	Toronto.....	\$42,700 44	\$13,392 47	\$51,518 53	\$1,069,455 82
City of London.....	London.....	48,953 10		66,998 35	204,332 60
Commercial Union.....	London.....	658,152 12		5,271 66	5,054,269 87
Confiance.....	Paris.....	80,304 33	37,402 33	4,919 55	1,347,896 97
Fire Insurance Association.....	London.....	66,963 93	6,962 15	64,871 54	540,202 37
General Reassurance.....	Paris.....	28,431 59	16,904 05	277,087 17	2,472,546 52
Guardian.....	London.....	188,043 66		263 62	1,804,942 64
Hamburg-Bremen.....	Hamburg.....	69,034 30	14,292 60		516,884 31
Hamburg-Magdeburg.....	Hamburg.....	10,068 99	9,830 23	16,457 78	457,737 36
Helvetia Swiss Fire.....	St. Gall, Switzerland.....			80,075 49	464,900 46
Imperial.....	London.....	154,706 00		176,257 00	3,541,875 00
Lancashire.....	Manchester, England.....	338,965 62	27,043 53		2,989,547 31
Lion Fire.....	London.....			262,260 00	810,710 00
Liverpool and London and Globe.....	Liverpool.....	1,684,837 90	62,867 32		6,236,877 54
London Assurance.....	London.....	201,171 93	27,750 04		3,021,858 84
London and Lancashire.....	Liverpool.....	182,752 57	38,356 60		2,321,557 63
Manchester Fire.....	Manchester, England.....	57,025 58	5,486 39	90,412 18	1,436,879 38
Metropole.....	Paris.....	62,485 49	8,061 51	53,621 57	862,247 52
National Fire and Marine.....	Dunedin, New Zealand.....	69,293 16	5,141 50	5,433 72	465,541 57
New Zealand.....	Auckland.....	196,998 00	15,022 00	36,377 00	928,560 00
North British and Mercantile.....	London.....	740,086 18	16,788 65	4,495 04	5,602,554 72
North German Fire.....	Hamburg.....	77,325 42			349,880 03
Northern Assurance.....	London.....	379,055 47	41,242 85	175,568 31	3,278,840 79
Norwich Union.....	Norwich, England.....	116,596 69	26,744 35	90,105 96	2,197,022 37
Phoenix Assurance.....	London.....	298,817 93	19,290 88	1,639 88	3,119,896 00
Progres National.....	Paris.....	26,302 49	2,115 00	30,835 21	319,625 66
Prussian National.....	Stettin.....	47,656 79		4,372 27	510,849 03
Queen.....	Liverpool.....	907,000 00			3,339,304 70
Royal.....	Liverpool.....	335,082 31			4,858,812 73
Scottish Imperial.....	Glasgow.....	89,742 75	3,625 58	301,893 02	766,784 69
Scottish Union and National.....	Edinburgh.....			26,505 93	
Standard Fire Office.....	London.....	41,890 00	2,550 00		373,770 00
South British Fire and Marine.....	Auckland.....	61,139 00	7,620 00	990 00	569,144 00
Transatlantic Fire.....	Hamburg.....	28,676 30	12,342 96	39,792 27	353,126 58
Western Assurance.....	Toronto.....	19,431 46	16,133 93	88,756 31	1,384,305 69
Totals.....		\$7,300,691 50	\$436,967 12	\$1,985,731 34	\$63,572,540 70

TABLE No. 29.

Showing amount of Risks written, Premiums received, and amount of Risks in force, on the thirty-first day of December, 1881, with premiums thereon, of Fire and Marine Insurance Companies doing business in California—Companies of Foreign Countries.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Total Premiums.
British America	Toronto	\$112,380,694 00	\$1,193,245 34	\$15,895,749 00	\$1,305,055 31
City of London	London	60,825,720 00	260,464 96		260,464 96
Commercial Union	London	1,066,037,670 00	4,431,838 76	122,550,370 00	5,799,673 76
Confiance	Paris	709,380,631 00	1,418,761 26		1,418,761 26
Fire Insurance Association	London	124,952,672 00	815,874 85		815,874 85
General Reassurance	Paris	1,016,095,261 00	1,332,556 77		2,246,097 24
Guardian	London	506,488,350 00	1,419,770 00	77,822,842 00	1,419,770 00
Hamburg-Bremen	Hamburg	126,132,768 00	803,037 37		803,037 37
Hamburg-Magdeburg	Hamburg	163,369,225 00	820,602 43		820,602 43
Helvetia Swiss Fire	St. Gall, Switzerland	421,604,425 00	869,247 39		869,247 39
Imperial	London	1,240,881,205 00	3,647,390 00		3,647,390 00
Lancashire	Manchester, England	1,034,562,504 00	3,280,908 07		3,280,908 07
Lion Fire	London	73,389,600 00	992,370 00		992,370 00
Liverpool and London and Globe	Liverpool	1,881,445,085 00	7,037,583 16		7,037,583 16
London Assurance	London			56,833,265 00	596,792 12
London and Lancashire	Liverpool	880,830,518 00	2,554,848 80		2,554,848 80
Manchester Fire	Manchester, England	437,413,915 00	1,312,241 00		1,312,241 00
Metropole	Paris	564,434,456 00	1,399,792 55		1,399,792 55
National Fire and Marine	Dunedin, New Zealand	42,316,275 00	335,745 66	19,549,855 00	321,903 64
New Zealand	Auckland				
North British and Mercantile	London	1,906,966,390 00	4,793,270 28		4,793,270 28
North German Fire	Hamburg	144,357,413 00	628,665 04		628,665 04
Northern Assurance	London	730,865,000 00	2,244,950 89		2,244,950 89
Norwich Union	Norwich, England	968,222,955 00	2,404,281 27		2,404,281 27
Phoenix Assurance	London	925,113,743 75	3,083,712 48		3,083,712 48
Prussian National	Paris	475,192,419 00	450,476 58		450,476 58
Swiss National	Stettin	376,242,724 00	653,784 00		653,784 00
Swiss Reassurance	Liverpool	1,768,735,000 00	2,910,000 00	12,834,938 00	2,910,000 00
Swiss Union and National	Edinburgh				
Standard Fire and Marine	London	221,140,400 00	552,860 00		552,860 00
Transatlantic Fire	Auckland	40,353,725 00	357,670 00	21,626,610 00	727,850 00
Western Assurance	Hamburg	143,613,668 00	856,221 81		856,221 81
	Toronto	94,937,156 00	1,232,694 95	29,106,682 00	1,567,072 77
Totals		\$19,307,554,227 75	\$61,008,059 69	\$356,220,311 00	\$65,084,753 71

TABLE No. 29—Continued.

NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1881.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
British America	Toronto	\$88,114,902 00	\$867,243 30	\$551,888 00	\$13,901 31	861,144 61
City of London	London	57,339,670 00	244,594 10			244,594 10
Commercial Union	London	765,772,465 00	3,255,644 88	48,261,640 00	777,150 00	4,027,794 88
Confiance	Paris	311,505,939 00	1,063,213 09			1,063,213 09
Fire Insurance Association	London	64,959,692 00	520,949 80			520,949 80
General Reassurance	Paris	339,579,277 00	886,261 53			886,261 53
Guardian	London	324,821,420 00	1,249,515 00			1,249,515 00
Hamburg-Bremen	Hamburg	75,084,624 00	483,894 85			483,894 85
Hamburg-Magdeburg	Hamburg	107,295,376 00	252,644 06			252,644 06
Helvetia Swiss Fire	St. Gall, Switzerland	143,129,791 00	285,729 85			285,729 85
Imperial	London	535,186,175 00	1,538,550 00			1,538,550 00
Lancashire	Manchester, England	697,406,484 00	2,260,844 79			2,260,844 79
Lion Fire	London	116,886,678 00	519,183 00			519,183 00
Liverpool and London and Globe	Liverpool	1,608,484,585 00	6,885,293 01			6,885,293 01
London Assurance	London			15,517,195 00	309,742 62	309,742 62
London and Lancashire	Liverpool		1,820,436 96			1,820,436 96
Manchester Fire	Manchester, England		508,071 00			508,071 00
Metropole	Paris	269,387,100 00	462,777 35			462,777 35
National Fire and Marine	Dunedin, New Zealand	36,451,610 00	299,539 87	637,055 00	139,707 17	439,247 04
New Zealand	Auckland	52,340,260 00	386,880 00	9,741,135 00	155,720 00	542,600 00
North British and Mercantile	London	1,271,311,280 00	3,195,513 50			3,195,513 50
North German Fire	Hamburg	80,366,442 00	318,868 14			318,868 14
Northern Assurance	London	487,243,333 00	1,496,633 93			1,496,633 93
Norwich Union	Norwich, England	829,840,660 00	2,087,629 40			2,087,629 40
Phoenix Assurance	London	925,113,743 75	3,083,712 46			3,083,712 46
Progres National	Paris	831,029,606 00	658,080 75			658,080 75
Prussian National	Stettin					
Queen	Liverpool	650,696,000 00	2,600,985 00			2,600,985 00
Royal	Liverpool	1,257,255,460 00	5,365,273 46			5,365,273 46
Scottish Imperial	Glasgow	136,016,278 00	420,538 00			420,538 00
Scottish Union and National	Edinburgh					
Standard Fire Office	London	115,705,095 00	289,270 00			289,270 00
South British Fire and Marine	Auckland	23,324,871 00	217,166 00	7,553,270 00	121,694 00	339,960 00
Swiss American Fire	Hamburg	54,311,405 00	344,514 94			344,514 94
Western Assurance	Toronto	50,244,189 00	1,046,723 80	602,462 00	50,209 45	1,096,969 05
				602,462 00	50,209 45	1,096,969 05

TABLE No. 30.

Summary of Assets, Liabilities, Income, Expenditures, etc., and Amount of Surplus over Capital Stock, of Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Location.	Cash Capital paid up.	Total Assets.	Liabilities capital not included.	Total Income.
Alliance Marine	London	\$1,250,000 00	\$1,650,964 96	\$192,117 83	\$370,220 18
Balose	Basle, Switzerland	200,000 00	601,268 08	208,304 77	609,718 48
British and Foreign Marine	Liverpool	1,000,000 00	4,237,659 96	655,060 77	1,758,556 79
China Traders	Hong Kong	475,000 00	1,036,059 24	184,067 46	640,574 36
Chinese	Hong Kong	300,000 00	410,112 29	77,638 62	241,603 44
Danube	Vienna	480,000 00	1,948,351 42	1,289,307 69	599,978 82
Fondere	Paris				
Globe Marine	London	500,000 00	584,512 22	83,812 07	437,240 13
Great Western	New York	662,080 00	939,523 92	254,991 43	624,911 46
Helvetia Marine	St. Gall, Switzerland	362,600 00	1,268,801 28	451,520 68	763,490 29
International Marine	Liverpool	400,000 00	501,632 35	141,871 05	269,822 34
London and Provincial	London	500,000 00	1,447,989 50	157,784 27	656,456 40
Magdeburg Marine	Magdeburg	750,000 00	2,198,008 60	1,353,556 59	1,151,024 51
Man On	Hong Kong		543,397 11	48,831 00	76,594 99
Maritime	Liverpool	500,000 00	1,581,566 50	323,644 00	566,472 12
North China	Shanghai	800,000 00	1,962,915 35	308,353 00	1,553,200 79
On Tai	Hong Kong	416,666 67	528,276 85	4,987 56	403,431 55
Reliance Marine	Liverpool	400,000 00	584,614 88	123,272 31	278,797 54
Sea	Liverpool	500,000 00	1,794,275 65	679,028 35	993,823 88
Standard Marine	Liverpool	500,000 00	1,273,800 89	311,110 50	521,573 03
Swiss Lloyd Marine	Winterthur	200,000 00	1,472,332 65	1,170,835 42	1,538,084 00
Switzerland Marine	Zurich	766,820 29	386,447 00	386,447 00	753,918 37
Thames and Mersey	Liverpool	1,000,000 00	5,371,773 16	1,397,433 02	1,619,609 56
The Marine	Liverpool	900,000 00	4,659,380 00	228,645 00	992,845 00
Transatlantic Marine	London	225,000 00	475,844 66	146,368 68	564,128 87
Union Marine	Liverpool	711,200 00	1,711,120 33	445,562 54	979,286 08
Universal Marine	London	750,000 00	2,231,534 79	277,037 32	812,824 06
Yangtze	Shanghai	525,000 00	1,353,005 97	125,483 14	700,229 14
Totals		\$15,007,546 67	\$43,129,742 68	\$11,006,972 07	\$20,456,396 18

TABLE No. 30—Continued.

Name.	Location.	Total Expenditures.	Losses incurred during the year.	Net Surplus.
Alliance Marine.....	London.....	\$445,354 10	\$319,500 06	\$208,847 12
Beloise.....	Basle, Switzerland.....	535,382 34	441,111 72	192,963 29
British and Foreign Marine.....	Liverpool.....	1,546,155 04	1,115,777 77	2,582,589 19
China Traders.....	Hong Kong.....	469,001 68	230,000 00	396,991 78
Chinese.....	Hong Kong.....	240,926 02	150,123 51	32,473 67
Danube.....	Vienna.....	602,549 86	44,318 48	179,043 73
Fonciere.....	Paris.....	459,345 00	402,028 00	700 15
Globe Marine.....	London.....	645,493 96	610,342 06	22,452 49
Great Western.....	New York.....	536,809 76	442,198 93	454,680 60
Helvetia Marine.....	St. Gall, Switzerland.....	241,117 50	247,865 65	
International Marine.....	Liverpool.....	552,848 20	477,848 20	790,205 23
London and Provincial.....	London.....	968,698 58	131,837 44	94,452 01
Magdeburg Marine.....	Magdeburg.....	597,039 30	449,175 00	757,922 50
Maritime.....	Hong Kong.....	212,658 01	432,914 30	854,562 35
North China.....	Liverpool.....	1,408,743 11	178,887 83	101,722 62
On Tai.....	Shanghai.....	351,593 61	121,467 45	61,342 57
Reliance Marine.....	Hong Kong.....	110,320 47	880,000 00	615,247 29
Sea.....	Liverpool.....	920,452 75	476,930 00	462,190 19
Standard Marine.....	Liverpool.....	448,850 10	930,110 37	101,397 23
Swiss Lloyd Marine.....	Winterthur.....	935,030 75	501,146 37	180,373 29
Switzerland and Marine.....	Zurich.....	707,309 44	1,133,666 36	2,974,340 14
Thames and Mersey.....	Liverpool.....	1,401,935 88	481,480 00	3,530,735 00
The Marine.....	London.....	906,710 00	335,566 44	103,975 98
Transatlantic Marine.....	Berlin.....	397,866 99	972,865 81	554,357 79
Union Marine.....	Liverpool.....	937,618 93	609,387 58	1,204,797 47
Universal Marine.....	London.....	830,809 68	409,514 23	702,522 83
Yangtze.....	Shanghai.....	638,104 22		
Totals.....		\$18,051,525 28	\$12,664,707 06	\$17,160,896 51

TABLE No. 31.

Showing the various items composing the Assets of Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Location.	Real Estate.	Loans on Bond and Mortgage.	Stocks and bonds owned by the company.	Amount loaned on stocks and other securities as collateral.	Cash in office and banks.
Alliance Marine.....	London.....	\$100,000 00	\$88,890 00	\$1,502,072 14		\$4,133 42
Beloise.....	Basle, Switzerland.....			180,163 75		101,555 73
British and Foreign Marine.....	Liverpool.....			1,536,705 00	\$2,287,291 25	68,652 10
China Traders.....	Hong Kong.....		363,000 00	189,058 17		376,982 37
Chinese.....	Hong Kong.....		45,000 00	279,418 50		16,778 41
Danube.....	Vienna.....	443,472 00	146,800 00	811,716 44		291,331 96
Fonciere.....	Paris.....			354,633 12	25,000 00	123,397 71
Globe Marine.....	London.....			721,050 00		34,533 26
Great Western.....	New York.....	32,500 00		128,749 50		376,877 43
Helvetia Marine.....	St. Gall, Switzerland.....	111,000 00	338,124 55	254,925 00		28,989 74
International Marine.....	Liverpool.....		18,342 45	892,079 55	184,500 00	436,392 30
London and Provincial.....	London.....		1,253,550 00	631,767 46	212 50	35,881 68
Magdeburg Marine.....	Magdeburg.....	29,896 30				431,199 41
Man On.....	Hong Kong.....				40,000 00	68,786 67
Maritime.....	Liverpool.....			1,376,252 13		1,258,966 35
North China.....	Shanghai.....	80,000 00		456,949 00		363,219 33
On Tai.....	Hong Kong.....		151,500 00			17,284 56
Reliance Marine.....	Liverpool.....					87,292 27
Sea.....	Liverpool.....					20,635 51
Standard Marine.....	Liverpool.....			1,293,205 00		220,615 50
Swiss Lloyd Marine.....	Winterthur.....		104,800 00	801,417 50		70,593 27
Switzerland and Marine.....	Zurich.....	4,000 00	43,000 00	250,067 99		422,777 90
Thames and Mersey.....	Liverpool.....			256,643 00	134,250 00	56,462 00
The Marine.....	London.....	350,000 00		4,018,205 00		69,582 69
Transatlantic Marine.....	Berlin.....		135,000 00	93,646 82		33,552 27
Union Marine.....	Liverpool.....		115,000 00	902,877 42		335,128 75
Universal Marine.....	London.....	151,035 02		1,612,497 75		554,424 80
Yangtze.....	Shanghai.....		187,500 00	587,812 50		
Totals.....		\$1,301,903 32	\$2,987,517 00	\$23,594,809 18	\$4,281,373 75	\$5,906,067 39

TABLE No. 31—Continued.

NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable not matured, taken for marine and inland risks.	All other Assets.	Total Assets.
Alliance Marine	London	\$3,180 67	\$36,936 54	\$4,642 19	\$233,291 68	\$1,650,964 96
Baloise	Basle, Switzerland	2,356 90			13,448 31	601,288 06
British and Foreign Marine	Liverpool	11,328 55	256,226 69	63,008 06	23,080 76	4,237,659 96
China Traders	Hong Kong	15,224 31	68,713 63			1,036,059 24
Chinese	Hong Kong	3,900 34	39,307 13	17,707 85	8,000 06	410,112 29
Danube	Vienna	5,915 51	247,115 51			1,948,351 42
Fonciere	Paris					
Globe Marine	London		72,866 60	6,272 21	2,342 58	584,512 22
Great Western	New York		62,600 57	86,840 09		939,523 92
Helvetia Marine	St. Gall, Switzerland	8,931 06	304,368 74		700 00	1,268,801 28
International Marine	Liverpool	3,542 64	28,097 12		1,577 85	1,601,682 35
London and Provincial	London		101,175 20			1,447,989 50
Magdeburg Marine	Magdeburg		156,310 90	86,244 82	30,391 40	2,198,008 60
Man On	Hong Kong	3,149 84	13,598 40		64,109 70	543,397 11
Maritime	Liverpool	4,593 30	96,003 64		524 06	1,581,566 50
North China	Shanghai		167,000 00			1,962,915 35
On Tai	Hong Kong		7,614 87		942 65	523,276 85
Reliance Marine	Liverpool	4,154 42	48,766 08		16,709 82	584,614 88
Sea	Liverpool	2,010 29	113,033 69		23,614 40	1,794,275 65
Standard Marine	Liverpool		55,862 53	2,570 10	995 05	1,273,300 69
Swiss Lloyd Marine	Winterthur	3,965 15	501,029 99	87,235 00	300,519 02	1,472,232 65
Switzerland Marine	Zurich	17,766 89	194,867 36	178,068 52	5,951 25	766,820 28
Thames and Mersey	Liverpool	72,567 32	195,849 60	82,077 20	3,855 70	5,371,773 16
The Marine	London		155,020 00	54,655 00	24,737 00	4,659,360 00
Transatlantic Marine	Berlin		94,028 02	83,077 13		475,344 66
Union Marine	Liverpool	11,958 62	134,317 52	31,722 30	36,162 20	1,711,120 33
Universal Marine	London		116,664 00	13,367 33	3,141 94	2,231,834 79
Yangtze	Shanghai	174 22	23,094 45			1,353,005 97
Totals		\$174,760 03	\$3,289,928 78	\$799,787 80	\$793,595 43	\$43,129,742 68

TABLE No. 32.

Showing the various items composing the Liabilities, except Capital Stock, of Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Reinstated.	Cash Dividends.
Alliance Marine	London		\$32,005 00		\$25 40
Baloise	Basle, Switzerland	\$129,086 00	282,040 00	\$26,910 00	981 50
British and Foreign Marine	Liverpool	6,260 00	102,000 00		3,130 71
China Traders	Hong Kong		50,000 00		
Chinese	Hong Kong				
Danube	Vienna	30,695 52			
Fonciere	Paris				
Globe Marine	London	5,250 76			
Great Western	New York	10,172 58	19,000 00	29,282 31	1,599 40
Helvetia Marine	St. Gall, Switzerland	259,404 08			
International Marine	Liverpool	5,755 00	75,000 00		
London and Provincial	London		64,440 00		
Magdeburg Marine	Magdeburg		18,210 00		409 25
Man On	Hong Kong		46,331 00		
Maritime	Liverpool	116,290 00			
North China	Shanghai		86,000 00		31,853 00
On Tai	Hong Kong		3,476 85		
Reliance Marine	Liverpool		48,900 00		
Sea	Liverpool	9,230 08	322,745 00	13,139 83	240 00
Standard Marine	Liverpool		156,190 00		
Swiss Lloyd Marine	Winterthur		250,000 00		
Switzerland Marine	Zurich		186,968 20		297 00
Thames and Mersey	Liverpool		313,635 00	12,250 00	1,233 48
The Marine	London	63,505 00	28,340 00		
Transatlantic Marine	Berlin		58,000 50		648 82
Union Marine	Liverpool	150,000 00	49,500 00		3,951 00
Universal Marine	London	4,882 32	74,716 63		314 38
Yangtze	Shanghai				
Totals		\$790,521 34	\$2,267,498 18	\$81,562 14	\$44,683 94

TABLE No. 32—Continued.

NAME.	Location.	Marine Reinsurance.	All other claims.	Total Liabilities, capital not included.	Net Surplus.
Alliance Marine	London	\$154,379 08	\$5,733 75	\$192,117 83	\$208,847 12
Baloise	Bale, Switzerland	79,193 37	46,229 27	208,304 77	192,963 29
British and Foreign Marine	Liverpool	292,650 00	46,229 27	655,060 77	2,582,599 19
China Traders	Hong Kong	52,000 00	6,936 75	164,067 46	396,991 78
Chinese	Hong Kong	17,937 09	9,701 53	77,638 62	32,473 67
Danube	Vienna	14,634 79	1,243,977 38	1,289,307 69	179,043 73
Fonciere	Paris	63,145 00	15,416 31	83,812 07	700 15
Globe Marine	London	79,770 00	115,107 14	254,991 43	22,452 49
Great Western	New York	40,313 51	4,843 94	451,520 68	454,680 60
Helvetia Marine	St. Gall, Switzerland	56,272 11	12,689 27	141,871 05	
International Marine	Liverpool	80,665 00	1,329,776 34	157,784 27	790,205 23
London and Provincial	London	5,161 00	58,359 00	1,353,556 59	94,452 01
Magdeburg Marine	Magdeburg	2,500 00	58,359 00	323,644 00	757,922 50
Man On	Hong Kong	148,995 00	500 00	308,853 00	884,562 35
Maritime	Liverpool	190,000 00		4,887 56	101,722 62
North China	Shanghai	1,410 71	8,298 03	123,272 31	61,342 57
On Tai	Hong Kong	66,074 28	104,713 44	679,028 35	615,247 29
Reliance Marine	Liverpool	228,960 00	54,310 50	311,110 50	462,190 19
Sea	Liverpool	100,610 00	560,835 42	1,170,635 42	101,397 23
Standard Marine	Wintertur	360,000 00	83,650 00	386,447 00	180,373 29
Swiss Lloyd Marine	Zurich	115,531 80	94,559 54	1,397,433 02	2,974,340 14
Switzerland Marine	Liverpool	975,755 00	228,800 00	1,397,433 02	3,530,755 00
Thames and Mersey	London	136,800 00	25,913 20	146,568 68	103,375 98
The Marine	Berlin	61,806 16	55,956 74	445,562 54	554,357 47
Transatlantic Marine	Liverpool	235,654 80	222,855 00	277,037 32	1,204,797 47
Union Marine	London	222,855 00	6,400 00	125,483 14	702,522 83
Universal Marine	Shanghai	44,052 13			
Yangtze					
Totals		\$3,938,405 41	\$3,884,281 06	\$11,006,972 07	\$17,150,596 51

TABLE No. 33.

Showing the various items composing Incomes of Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Location.	Marine Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from other sources.	Received from all other sources.	Total Income.
Alliance Marine	London	\$223,170 91		\$47,049 27		\$370,220 18
Baloise	Bale, Switzerland	394,785 00		14,883 19	\$50 29	609,718 48
British and Foreign Marine	Liverpool	1,557,130 46		201,304 46	121 87	1,758,556 79
China Traders	Hong Kong	582,503 71		50,256 97	7,813 68	640,574 36
Chinese	Hong Kong	213,718 00	\$3,636 13	21,494 57	2,754 74	241,603 44
Danube	Vienna	64,433 33	28,265 44	35,803 50	471,956 55	599,978 82
Fonciere	Paris	398,504 67		38,678 21	57 25	437,240 13
Globe Marine	London	596,323 60		28,587 86		624,911 46
Great Western	New York	728,174 38		35,315 91		763,490 29
Helvetia Marine	St. Gall, Switzerland	245,182 75		14,219 00	10,420 59	269,822 34
International Marine	Liverpool	589,470 50		66,985 90		656,456 40
London and Provincial	London	91,431 31		24,256 86	979,425 48	1,151,024 51
Magdeburg Marine	Magdeburg	75,700 70	55,850 86		894 29	76,594 99
Man On	Hong Kong	508,812 83			2,853 75	566,472 12
Maritime	Liverpool	1,456,138 25		73,445 54	2,292 00	1,533,200 79
North China	Shanghai	316,023 07	54,805 54	15,304 56	57,038 77	373,173 03
On Tai	Hong Kong	261,701 00	7,325 00	15,304 56		278,797 54
Reliance Marine	Liverpool	924,817 67		68,872 45	133 75	993,823 88
Sea	Liverpool	479,065 78		42,394 75	92 50	521,573 03
Standard Marine	Liverpool	1,526,089 74		11,003 89		1,538,094 00
Swiss Lloyd Marine	Wintertur	736,161 48		176,125 52	6,753 00	753,918 37
Switzerland Marine	Zurich	1,443,114 68		162,780 00	369 36	1,619,609 56
Thames and Mersey	Liverpool	830,065 00				992,845 00
The Marine	London	549,436 77			1,197 46	564,123 87
Transatlantic Marine	Berlin	919,983 10	13,494 64	59,166 73	136 25	979,286 08
Union Marine	Liverpool	731,858 02		80,966 04		812,824 06
Universal Marine	London	520,564 47		37,176 77	119,673 72	700,229 14
Yangtze	Shanghai					
Totals		\$17,268,461 18	\$215,619 53	\$1,320,280 17	\$1,664,035 30	\$20,458,396 18

TABLE No. 34.

Showing the various items composing the Expenditures of Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Location.	Marine Losses.	Dividends.	Brokers and Commissions.	Office Salaries.	Taxes.	All other Expenditures.	Total Expenditures.
Alliance Marine	London	\$319,500 06	\$50,000 00	\$42,642 62	\$7,854 04		\$514 30	\$445,354 10
Baloise	Basle, Switzerland	441,111 72	28,000 00	14,451 04	23,113 10		8,659 63	535,352 34
British and Foreign Marine	Liverpool	1,115,777 77	275,000 00	16,570 30	59,518 41		112,674 39	1,546,155 04
China Traders'	Hong Kong	223,560 19	56,678 39	11,954 15	12,432 00		28,438 43	469,001 68
Chinese	Hong Kong	151,997 13	38,000 00	89,440 79	132,618 28	\$104 26	240,926 02	602,549 86
Danube	Vienna	44,318 48	48,000 00			14,795 34	273,376 97	
Fonciere	Paris							
Globe Marine	London	402,028 00	15,625 00		41,692 00			459,345 00
Great Western	New York	524,125 32	26,446 40	51,112 19	35,605 79	8,204 26		645,493 96
Helvetia Marine	St. Gall, Switz'd	442,198 93		53,622 44	34,914 51	6,073 88		536,809 76
International Marine	Liverpool	217,049 00			24,028 50	40 00		241,117 50
London and Provincial	London	477,848 20	75,000 00					552,848 20
Magdeburg Marine	Magdeburg	80,264 94	42,500 00	7,069 33	15,709 35	251 45	822,903 51	968,698 58
Man On	Hong Kong	138,843 50	7,551 80		9,935 80	927 66	55,349 25	212,658 01
Maritime	Liverpool	407,611 82	137,500 00	8,648 50	30,842 73		12,536 25	597,039 30
North China	Shanghai	753,314 30	497,007 81	25,356 00	107,000 00	65 00	26,000 00	1,408,743 11
On Tai	Hong Kong	178,687 63	76,825 82	8,440 00	33,522 50	1,385 96	52,731 50	351,593 61
Reliance Marine	Liverpool	72,567 45			37,753 02			110,320 47
Sea	Liverpool	829,434 00	37,278 75	10,622 67	38,373 88	4,593 08	150 37	920,452 75
Standard Marine	Liverpool	390,885 10	25,000 00		32,965 00			448,850 10
Swiss Lloyd Marine	Winterthur	760,238 09		110,002 83	23,181 00	16,476 31	25,132 52	935,030 75
Switzerland Marine	Zurich	501,146 37	11,832 00	132,818 62	48,325 67	13,516 43	9,670 35	707,309 44
Thames and Mersey	Liverpool	954,241 38	325,000 00		148,870 00	58 00		1,401,935 88
The Marine	London	481,480 00			99,230 00			505,710 00
Transatlantic Marine	Berlin	335,556 44	43,180 00	41,318 14	12,096 60		8,885 81	397,868 99
Union Marine	Liverpool	822,865 81	125,000 00	3,599 56			67,973 62	937,618 93
Universal Marine	London	609,387 53			105,222 10			839,609 68
Yangtze	Shanghai	389,403 50	94,500 00	24,569 56	37,635 49	80 00	86,935 67	633,104 22
Totals		\$12,065,352 89	\$2,332,692 49	\$642,238 68	\$1,352,756 37	\$66,551 63	\$1,591,933 22	\$18,051,525 28

TABLE No. 35.

Showing amount of Risks written, Premiums received, and Amount of Risks in force on the thirty-first day of December, 1881, with premiums thereon of Marine Insurance Companies doing business in California.

NAME.	Location.	Marine Risks written during the year.	Premiums.	Marine Risks in force December 31, 1881.	Premiums.
Alliance Marine	London	\$71,516,655 00	\$429,847 14	\$12,991,200 00	\$115,885 91
Baloise	Basle, Switzerland	525,524,508 00	954,571 39	11,628,000 00	79,193 37
British and Foreign Marine	Liverpool	249,813,975 00	1,995,745 00	27,057,555 00	354,700 00
China Traders'	Hong Kong	52,700,000 00		7,930,000 00	51,800 00
Chinese	Hong Kong	33,204,943 00	235,839 30	906,328 00	17,400 09
Danube	Vienna	30,023,067 00	128,847 00	2,866,389 00	14,634 79
Fonciere	Paris				
Globe Marine	London	61,283,925 00	398,504 66	10,804,945 00	63,145 00
Great Western	New York	68,038,758 00	748,854 96	7,324,327 00	79,770 00
Helvetia Marine	St. Gall, Switzerland	662,679,657 00	1,037,966 18	8,239,506 00	151,803 10
International Marine	Liverpool	29,597,340 00	246,182 75	5,332,355 00	75,361 51
London and Provincial	London	102,915,050 00	861,145 00	8,490,130 00	80,655 00
Magdeburg Marine	Magdeburg	164,074,901 00	163,505 92	4,264,254 00	5,161 00
Man On	Hong Kong				
Maritime	Liverpool	73,420,075 00	508,812 84	9,773,940 00	198,660 00
North China	Shanghai				
On Tai	Hong Kong				
Reliance Marine	Liverpool	33,789,020 00	140,475 40	569,129 00	2,821 42
Sea	Liverpool	66,626,040 00	863,567 04	10,897,870 00	81,929 91
Standard Marine	Liverpool	40,342,005 00	479,086 00	8,482,430 00	228,962 04
Swiss Lloyd Marine	Winterthur	512,493,107 00	3,010,101 75	88,654,727 00	100,610 00
Switzerland Marine	Zurich		1,236,458 10		357,268 38
Thames and Mersey	Liverpool	151,931,295 00	2,191,343 08	41,351,035 00	115,531 80
The Marine	London	299,510,000 00		24,700,000 00	965,755 00
Transatlantic Marine	Berlin	132,284,582 00	635,654 23	4,450,095 00	61,806 15
Union Marine	Liverpool	120,101,690 00		15,303,975 00	235,654 80
Universal Marine	London	75,494,900 00	902,265 00	14,776,975 00	324,985 00
Yangtze	Shanghai	76,601,301 00	589,731 21	2,142,244 00	44,032 13
Totals		\$3,632,976,704 00	\$17,757,503 95	\$334,371,414 00	\$3,807,526 40

TABLE No. 36—RECAPITULATION.

Summary of Assets, Liabilities, Income, Expenditures, etc., and Amount of Surplus over Capital Stock of Fire and Marine Insurance Companies doing business in California, on the thirty-first day of December, 1881.

NAME.	Cash Capital. paid up.	Total Assets.	Liabilities capital not included.	Total Income.	Total Expenditures.	Losses incurred during the year.	Net Surplus.
California Companies	\$3,200,000 00	\$5,100,251 78	\$1,118,333 44	\$2,496,007 43	\$1,959,253 25	\$817,766 63	\$781,918 34
Companies of other States	34,898,000 00	91,216,587 17	29,974,508 56	42,194,667 74	38,806,180 00	23,169,096 13	26,414,078 81
Companies of foreign countries	36,514,076 00	192,544,619 41	112,111,795 03	66,694,784 57	63,572,540 70	38,718,457 44	44,506,456 66
Marine Companies	15,007,546 67	43,129,742 68	11,006,972 07	20,458,396 18	18,051,525 28	12,664,707 06	17,160,896 51
Totals	\$89,549,622 67	\$331,991,201 04	\$154,211,609 10	\$131,843,855 92	\$122,389,499 23	\$75,370,027 26	\$88,863,350 32

TABLE No. 37—RECAPITULATION.

Showing the various items comprising the Assets of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned by the companies.	Amount loaned on stocks and other securities as col- lateral.	Cash in office and banks.
California Companies	\$683,442 58	\$1,299,923 37	\$1,931,415 85	\$70,462 50	\$578,213 95
Companies of other States	5,694,177 97	11,584,957 60	58,096,716 37	4,410,484 80	6,280,555 56
Companies of foreign countries	13,552,418 15	42,914,763 12	84,892,923 88	13,517,702 68	9,338,262 84
Marine Companies	1,801,903 32	2,987,517 00	23,594,809 18	4,281,373 75	5,906,067 39
Totals	\$21,031,942 02	\$68,787,161 09	\$168,425,865 28	\$22,280,023 73	\$22,103,499 74
NAME.	Interest due and accrued.	Premiums in course of collection.	Bills receivable not matured, taken for marine and inland risks.	All other Assets.	Total Assets.
California Companies	\$32,764 89	\$292,979 62	\$77,714 68	\$133,334 34	\$5,100,251 78
Companies of other States	577,826 03	3,585,076 23	583,617 43	402,775 18	91,216,587 17
Companies of foreign countries	1,319,707 15	8,915,907 30	230,724 01	18,152,210 28	192,544,619 41
Marine Companies	174,706 03	3,289,928 78	799,787 80	793,595 43	43,129,742 68
Totals	\$2,105,058 10	\$16,083,891 93	\$1,691,843 92	\$19,481,915 23	\$331,991,201 04

TABLE No. 38—RECAPITULATION.

Showing the various items composing the *Liabilities, except capital stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.*

NAME.	Losses Adjusted.	Losses Unadjusted.	Losses Rejected.	Cash Dividends remaining unpaid.	Fire Reinsurance.
California Companies	\$42,363 29	\$41,331 73	\$17,535 83	\$3,123 50	\$886,055 59
Companies of other States	1,034,469 37	2,295,439 87	337,916 87	11,731 84	24,995,017 20
Companies of foreign countries	4,234,344 92	3,681,163 69	38,686 10	331,656 83	25,391,972 62
Marine Companies	790,521 34	2,267,498 18	81,582 14	44,683 94	-----
Totals	\$6,101,688 92	\$8,285,435 47	\$475,720 64	\$391,226 11	\$51,273,045 41
NAME.	Marine Reinsurance.	Reinsurance Fund, under Life or other special department.	All other Claims.	Total Liabilities, capital not included.	Net Surplus.
California Companies	\$103,678 20	-----	\$24,245 30	\$1,118,333 44	\$781,918 34
Companies of other States	731,421 89	-----	568,511 82	29,974,508 56	26,414,078 81
Companies of foreign countries	1,450,910 59	\$68,743,168 85	8,239,839 43	112,111,795 03	44,508,456 66
Marine Companies	3,935,405 41	-----	3,894,281 06	11,006,972 07	17,160,896 51
Totals	\$6,224,416 09	\$68,743,168 85	\$12,716,897 61	\$154,211,609 10	\$88,863,350 32

TABLE No. 39—RECAPITULATION.

Showing the various items composing the *Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.*

NAME.	Fire Premiums.	Marine Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from other sources.	Rents.	From all other sources.	Total Income.
California Companies	\$1,609,297 92	\$328,627 19	\$71,597 73	\$128,511 87	\$40,217 77	\$317,754 95	\$2,496,007 43
Companies of other States	32,977,690 81	4,421,699 26	709,603 33	2,884,806 97	226,447 70	974,419 67	42,194,667 74
Companies of foreign countries	52,660,311 03	3,625,674 82	-----	5,172,615 22	-----	5,236,283 47	66,694,784 57
Marine Companies	-----	17,258,461 18	215,619 53	1,320,280 17	-----	1,664,035 30	20,458,396 18
Totals	\$87,247,299 79	\$25,634,462 45	\$996,520 59	\$9,506,114 23	\$266,665 47	\$8,192,493 39	\$131,843,855 92

TABLE No. 40—RECAPITULATION.

Showing the various items composing the *Expenditures of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1881.*

NAME.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commissions.	Office Salaries.	Taxes.	All other Expenditures.	Total Expenditures.
California Companies	\$688,725 35	\$138,880 71	\$351,614 61	\$300,032 49	\$208,143 34	\$34,785 48	\$237,271 27	\$1,959,253 25
Companies of other States	18,164,316 85	3,760,773 89	4,093,347 50	6,332,302 98	2,586,942 90	1,125,074 17	2,743,421 71	38,806,180 00
Companies of foreign countries	34,637,675 54	2,734,685 72	6,488,765 04	7,984,132 70	7,300,691 50	436,967 12	3,989,623 08	63,572,540 70
Marine Companies	-----	12,065,352 89	2,332,692 49	642,238 68	1,352,756 87	66,551 63	1,591,933 22	18,051,525 28
Totals	\$53,490,717 74	\$18,689,493 21	\$13,266,419 64	\$15,268,706 85	\$11,448,534 11	\$1,663,378 40	\$8,562,249 28	\$122,389,499 23

TABLE No. 41—RECAPITULATION.

- Showing Amount of Risks written, Premiums received, and Amount of Risks in force on the thirty-first day of December, 1881, with Premiums thereon of Fire and Marine Insurance Companies doing business in California.

NAME.	RISKS WRITTEN DURING THE YEAR.			
	Fire.	Premiums.	Marine.	Total Premiums.
California Companies.....	\$148,327,446 00	\$1,947,475 17	\$23,420,150 00	\$2,371,143 33
Companies of other States.....	3,815,797,772 53	36,738,158 64	791,995,527 82	42,283,579 00
Companies of foreign countries.....	19,307,554,227 75	61,008,059 69	356,220,311 00	66,084,763 71
Marine Companies.....	-----	-----	3,632,976,794 00	17,757,503 95
Totals.....	\$23,271,679,446 28	\$99,693,693 50	\$4,804,542,782 32	\$127,496,979 99

NAME.	RISKS IN FORCE DECEMBER 31, 1881.			
	Fire.	Premiums.	Marine.	Total Premiums.
California Companies.....	\$131,801,405 00	\$1,731,532 09	\$2,838,093 00	\$1,916,452 67
Companies of other States.....	4,231,443,912 58	43,953,308 07	55,478,522 50	44,752,466 16
Companies of foreign countries.....	13,075,559,452 75	44,916,214 62	89,251,725 00	46,551,470 11
Marine Companies.....	-----	-----	334,371,414 00	3,807,526 40
Totals.....	\$17,438,784,770 33	\$90,601,054 78	\$481,939,754 50	\$97,027,915 34

TABLE No. 42.

- Showing the various items composing the Assets of Life Insurance Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Location.	Loans on Bond and Mortgage.	Loans on stocks and other collateral.	Bonds and stocks owned by the company.	Cash in office and banks.	Real Estate.
Pacific Mutual Life.....	San Francisco.....	\$567,797 99	\$15,668 75	\$6,600 00	\$91,204 27	\$119,049 67
Ætna Life.....	Hartford.....	9,539,672 54	663,429 31	9,169,705 75	3,829,214 18	543,473 71
Brooklyn Life.....	New York.....	767,074 00	23,000 00	292,727 50	78,762 98	146,442 99
Connecticut Mutual Life.....	Hartford.....	18,037,201 12	401,303 28	11,864,970 96	2,933,319 50	12,657,974 92
Equitable Life.....	New York.....	8,920,000 97	9,265,000 00	13,597,299 00	1,697,745 45	9,463,973 42
Germania Life.....	New York.....	5,689,544 76	208,000 00	1,977,450 00	191,552 54	1,130,500 44
Manhattan Life.....	New York.....	3,017,544 04	3,252,312 50	1,328,351 50	11,524 11	1,077,682 33
Mutual Benefit Life.....	Newark.....	7,088,736 62	4,440,000 00	15,709,432 79	607,617 33	2,736,602 82
Mutual Life.....	New York.....	47,565,849 23	16,615,000 00	19,222,030 00	1,792,015 73	7,302,749 01
National Life.....	Chicago.....	1,061,128 28	198,500 00	263,105 20	98,138 98	1,864,763 84
New England Mutual Life.....	Boston.....	1,909,900 00	234,731 25	10,305,152 50	718,339 99	1,323,326 70
New York Life.....	New York.....	18,215,030 73	2,376,000 00	19,315,306 20	1,271,588 41	4,486,506 62
Travelers'.....	Hartford.....	1,893,163 29	311,310 18	2,431,270 92	330,161 22	999,706 29
Union Mutual Life.....	Augusta, Maine.....	1,470,497 53	260,388 20	1,034,119 55	82,167 14	2,263,331 94
Washington Life.....	New York.....	3,468,873 02	-----	1,747,900 00	258,229 92	502,195 15
Totals.....	-----	\$129,212,014 12	\$38,263,643 47	\$108,265,421 87	\$13,991,781 75	\$46,620,279 85

TABLE No. 42—Continued.

NAME.	Location.	Premium Notes and Loans.	Interest due and accrued.	Net value of deferred and uncollected premiums.	All other admitted Assets.	Total Assets.
Pacific Mutual Life	San Francisco	\$54,972 92	\$34,198 94	\$34,115 51	\$39,763 77	\$963,371 82
Aetna Life	Hartford	2,475,888 96	441,049 49	151,463 68	173,528 74	26,986,526 36
Brooklyn Life	New York	131,392 40	13,952 74	30,100 68	31,984 77	1,515,438 06
Connecticut Mutual Life	Hartford	3,347,600 47	925,583 50	43,058 08	14,373 88	50,225,388 71
Equitable Life	New York		267,363 16	788,224 08	58,414 26	44,076,021 06
Germania Life	New York		53,965 89	205,228 36		9,456,241 99
Manhattan Life	New York		127,868 06	107,777 96	2,236 23	10,346,239 27
Mutual Benefit Life	Newark	1,422,402 54	623,298 25	207,343 49	388,510 77	35,718,811 58
Mutual Life	Newark	3,915,269 51	1,223,017 64	785,837 05		94,506,498 66
National Life	Chicago	25,208 84	44,289 67	20,723 33	79,969 01	3,655,837 15
New England Mutual Life	Boston	1,162,951 13	177,507 88	142,456 62	236,099 85	16,210,465 92
New York Life	New York	545,227 34	279,503 26	543,355 18	11,751 54	47,044,269 28
Travelers	Hartford		47,353 34	98,134 46	5,173 00	6,114,502 70
Union Mutual Life	Augusta, Maine	903,629 00	134,241 52	102,132 55	8,182 93	6,258,681 36
Washington Life	New York		36,225 69	135,991 70	42,471 88	6,191,887 36
Totals		\$13,984,534 11	\$4,440,389 03	\$3,393,943 45	\$1,093,160 63	\$359,274,168 28

TABLE No. 43.

Showing the various items composing the Liabilities, capital not included, of Life Insurance Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Location.	Losses adjusted and in process of adjustment.	Losses Reinstated.	Net value of outstanding policies (American Table), Interest $4\frac{1}{2}$ per ct.	Unpaid dividends, etc., due policy holders.	Divi-	All other Liabilities.	Total Liabilities.	Surplus as regards Policy Holders.
Pacific Mutual Life	San Francisco	\$4,641 00		\$858,369 00				\$883,010 00	\$100,361 82
Aetna Life	Hartford	275,908 95	\$35,679 10	20,923,706 00	\$86,148 49			21,318,442 54	5,668,083 82
Brooklyn Life	New York	30,401 00	8,000 00	1,271,019 40	2,802 32		\$2,337 00	1,314,559 72	200,878 34
Connecticut Mutual Life	Hartford	529,542 67	88,456 04	42,671,416 00	97,553 94		344,762 22	43,732,030 87	6,493,354 84
Equitable Life	New York	161,875 07		34,081,930 93	70,501 00		72,938 00	34,393,045 00	9,684,976 06
Germania Life	New York	134,888 73	27,151 11	7,975,404 00	34,359 43		22,523 65	8,197,326 62	1,258,915 07
Manhattan Life	New York	207,341 00	24,500 00	7,931,252 00	55,059 86		15,000 00	8,236,152 86	2,112,086 41
Mutual Benefit Life	Newark	549,528 00	15,000 00	29,850,004 00	190,484 08		7,782 44	30,612,798 52	5,105,013 06
Mutual Life	New York	861,655 36	164,366 00	81,260,888 74			23,138 52	82,300,048 62	12,206,450 04
National Life	Chicago	91,619 64	29,360 00	2,463,517 00			17,734 36	2,604,271 00	1,051,556 16
New England Mutual Life	Boston	135,883 00		13,263,797 00	101,896 40		140 00	13,504,726 40	2,705,739 52
New York Life	New York	574,237 35	25,000 00	36,628,259 00			31,855 02	37,259,351 37	9,784,917 91
Travelers	Hartford	193,097 00	70,000 00	3,971,371 30			10,000 00	4,244,468 30	1,870,034 40
Union Mutual Life	Augusta, Maine	24,256 01	24,278 00	5,474,896 00			36,787 20	5,572,103 04	686,578 32
Washington Life	New York	100,397 05	21,153 99	5,187,575 00			6,957 23	5,316,083 27	875,804 09
Totals		\$3,875,681 83	\$553,784 24	\$293,805,205 37	\$656,791 35		\$598,955 64	\$299,468,418 43	\$59,805,749 85

TABLE NO. 44.

Showing the various items composing the Incomes of Life Insurance Companies doing business in California, on the thirty-first day of December, 1881.

NAME.	Location.	Premiums received in cash.	Interest received on cash loans and on bonds and dividends on stocks.	Rents, Discounts, etc.	Interest on premium notes and loans.	Received from all other sources.	Premiums received in notes.	Total Income.
Pacific Mutual Life	San Francisco	\$247,112 72	\$58,809 02	\$1,581 78	\$3,200 30	---	\$28,737 13	\$338,440 95
Etina Life	Hartford	2,227,110 46	1,243,073 80	9,989 05	123,220 18	\$67,100 82	161,831 26	3,832,325 57
Brooklyn Life	New York	196,980 62	63,630 27	7,406 38	8,079 00	---	3,452 73	279,549 00
Connecticut Mutual Life	Hartford	5,223,745 82	2,147,090 72	470,287 25	212,950 11	91,626 11	15,086 00	8,160,766 01
Equitable Life	New York	7,712,806 78	1,718,704 42	473,602 38	---	178,391 90	---	10,083,505 48
Germania Life	New York	1,316,515 89	407,946 71	48,669 74	---	347 76	---	1,773,480 10
Manhattan Life	New York	930,932 99	410,017 65	51,164 57	108,858 40	9,405 58	71,862 95	1,582,242 14
Mutual Benefit Life	Newark	3,832,523 44	1,370,073 24	5,797 66	237,049 97	---	167,779 02	5,813,223 33
Mutual Life	New York	12,196,624 62	4,821,697 53	229,794 21	---	---	---	17,248,116 38
National Life	Chicago	253,979 41	143,369 83	71,434 40	1,646 99	---	901 67	471,332 30
New England Mutual Life	Boston	1,309,440 20	673,754 03	68,580 95	92,891 65	13,702 53	402,604 10	2,351,973 46
New York Life	New York	7,834,378 13	2,135,953 45	153,887 43	62,898 50	145,827 52	---	10,332,945 03
Travelers	Hartford	2,191,871 23	297,909 15	26,001 65	---	---	---	2,515,782 03
Union Mutual Life	Augusta, Maine	629,824 56	148,130 66	59,718 46	64,666 98	90,352 78	65,925 00	1,058,618 44
Washington Life	New York	1,119,031 03	293,928 94	21,530 58	---	2,926 78	---	1,437,417 33
Totals		\$47,213,877 90	\$16,134,089 42	\$1,699,446 49	\$915,462 08	\$599,681 78	\$918,159 86	\$67,480,717 53

TABLE NO. 45.

Showing the various items composing the Expenditures of Life Insurance Companies doing business in California, on the thirty-first day of December, 1881.

NAME.	Location.	LOSSES AND CLAIMS.		PURCHASED, LAPSED, AND SURRENDERED POLICIES.		DIVIDENDS TO POLICY HOLDERS.	
		Cash.	Note.	Cash.	Note.	Cash.	Note.
Pacific Mutual Life	San Francisco	\$132,985 20	\$5,558 55	\$35,780 34	\$3,584 61	\$18,202 16	\$2,075 20
Etina Life	Hartford	1,809,247 77	135,517 85	178,411 42	44,787 28	337,056 94	163,477 78
Brooklyn Life	New York	199,946 80	16,020 18	47,979 91	7,237 97	19,228 49	5,530 47
Connecticut Mutual Life	Hartford	3,614,043 51	104,603 36	927,908 84	153,325 97	1,208,332 20	76,010 33
Equitable Life	New York	2,903,997 72	---	803,694 04	---	1,505,630 94	---
Germania Life	New York	664,833 88	---	171,566 82	---	169,484 69	---
Manhattan Life	New York	688,170 42	54,047 58	108,987 95	46,591 12	183,421 04	10,035 44
Mutual Benefit Life	Newark	2,562,842 62	146,356 02	368,507 97	116,371 13	1,336,943 93	57,324 94
Mutual Life	New York	6,365,373 49	---	3,303,247 98	---	2,947,395 85	---
National Life	Chicago	154,401 42	3,955 92	286,983 43	272 80	---	---
New England Mutual Life	Boston	1,189,908 17	58,816 83	101,600 85	62,120 54	468,304 40	73,471 25
New York Life	New York	2,559,995 37	18,132 91	349,516 88	25,546 21	1,723,649 94	6,618 78
Travelers	Hartford	889,494 61	---	47,914 78	---	---	---
Union Mutual Life	Augusta, Maine	816,392 17	115,856 00	93,066 28	68,365 00	37,304 08	22,355 42
Washington Life	New York	422,255 60	---	239,683 71	---	208,119 13	---
Totals		\$24,977,868 75	\$658,865 20	\$7,062,781 20	\$528,202 63	\$10,163,073 79	\$416,899 61

TABLE No. 45—Continued.

NAME.	Location.	Dividends to stockholders.	Salaries and commissions and expense of conducting business.	All other payments.	Total Expenditures.
Pacific Mutual Life	San Francisco		\$85,279 84	\$44,400 69	\$327,826 59
Etina Life	Hartford	\$75,000 00	333,179 33	204,999 49	3,281,677 86
Brooklyn Life	New York	12,500 00	53,595 86	42,752 97	404,792 65
Connecticut Mutual Life	Hartford		408,918 41	723,158 72	7,216,301 84
Equitable Life	New York	7,000 00	1,078,915 33	677,162 44	6,981,400 47
Germania Life	New York	24,000 00	287,980 21	41,764 77	1,389,570 37
Manhattan Life	New York	40,000 00	169,766 74	82,085 90	1,381,116 19
Mutual Benefit Life	Newark		501,987 73	487,065 19	5,577,399 53
Mutual Life	New York		1,257,250 62	384,675 75	14,757,943 69
National Life	Chicago	100,000 00	61,861 16	64,800 44	672,275 17
New England Mutual Life	Boston		207,907 97	182,638 92	2,343,768 93
New York Life	New York		1,003,595 41	880,459 80	6,567,515 30
Travelers	Hartford	72,000 00	725,128 01	165,483 65	1,896,999 05
Union Mutual Life	Augusta, Maine		210,276 99	63,634 87	1,426,670 81
Washington Life	New York	8,688 75	151,283 15	65,884 14	1,098,904 48
Totals		\$339,188 75	\$6,536,934 76	\$4,610,347 74	\$55,294,162 43

TABLE No. 46.

Showing the number and amount of Policies, including additions, in force at the end of the previous year, and an exhibit of the Policies issued, and of those which have ceased to be in force during the year and of those in force at the end of the year—Companies doing business in California on December 31, 1881.

NAME.	Location.	POLICIES IN FORCE DECEMBER 31, 1880.		POLICIES ISSUED AND REVIVED DURING THE YEAR.		TOTAL.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	2,867	\$7,468,177 00	560	\$1,480,795 00	3,427	\$8,948,972 00
Etina Life	Hartford	56,651	77,951,819 00	4,785	8,293,370 00	61,436	86,245,189 00
Brooklyn Life	New York	3,259	6,115,686 00	599	805,656 00	3,858	6,921,342 00
Connecticut Mutual Life	Hartford	64,343	162,105,367 00	3,681	8,564,750 00	68,024	170,670,117 00
Equitable Life	New York	52,272	177,597,703 00	12,051	46,189,086 00	64,323	223,786,789 00
Germania Life	New York	20,189	33,885,622 00	2,081	4,784,705 00	22,270	38,670,227 00
Manhattan Life	New York	11,351	32,608,125 00	1,045	2,742,638 00	12,396	35,350,763 00
Mutual Benefit Life	Newark	44,350	121,466,979 00	5,409	14,523,938 00	49,759	135,990,917 00
Mutual Life	New York	97,978	308,002,164 00	10,332	34,873,550 00	108,510	340,875,714 00
National Life	Chicago	6,994	11,744,324 00	211	275,371 00	7,205	12,020,295 00
New England Mutual Life	Boston	19,001	56,148,627 00	1,994	6,311,612 00	20,995	62,460,239 00
New York Life	New York	48,548	135,726,916 00	9,941	32,374,281 00	58,489	168,101,197 00
Travelers	Hartford	11,914	19,098,639 00	1,827	3,691,246 00	13,741	22,789,885 00
Union Mutual Life	Augusta, Maine	14,120	25,036,861 00	2,106	3,879,527 00	16,226	28,716,388 00
Washington Life	New York	11,076	23,451,270 00	2,076	5,072,179 00	13,152	28,523,449 00
Totals		464,913	\$1,196,408,779 00	58,898	\$173,462,714 00	523,811	\$1,369,871,493 00

TABLE No. 46--Continued.

NAME.	Location.	POLICIES TERMINATED.		NET POLICIES IN FORCE DECEMBER 31, 1881.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	645	\$1,899,814 00	2,782	\$7,049,158 00
Equitable Life	Hartford	3,872	6,472,764 00	57,564	79,772,425 00
Brooklyn Life	New York	573	931,175 00	3,255	5,990,167 00
Connecticut Mutual Life	Hartford	4,111	11,630,249 00	63,913	159,039,868 00
Equitable Life	New York	6,211	23,107,780 00	58,112	200,679,019 00
Germania Life	New York	1,633	3,163,577 00	20,587	35,506,650 00
Manhattan Life	New York	1,092	3,096,324 00	11,504	32,254,439 00
Mutual Benefit Life	Newark	3,107	8,579,240 00	46,662	127,411,677 00
Mutual Life	New York	7,020	24,775,577 00	101,490	315,900,137 00
National Life	Chicago	1,239	2,414,264 00	5,966	9,606,031 00
New England Mutual Life	Boston	1,595	4,658,659 00	19,400	57,801,880 00
New York Life	New York	4,582	16,340,373 00	53,927	151,760,824 00
Travelers'	Hartford	1,188	2,278,363 00	12,556	20,511,522 00
Union Mutual Life	Augusta, Maine	2,501	4,632,838 00	13,725	24,083,550 00
Washington Life	New York	1,192	2,595,299 00	11,960	25,928,150 00
Totals		40,588	\$116,576,296 00	483,223	\$1,253,295,197 00

TABLE NO. 47.

Showing the Number and Amount of Policies which have ceased to be in force during the year, with the mode of their termination—Companies doing business in California on the thirty-first day of December, 1881.

NAME.	Location.	BY DEATH.		BY EXPIRATION.		BY SURRENDER.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	44	\$106,635 00	84	\$148,598 00	96	\$307,681 00
Equitable Life	Hartford	714	1,190,741 00	767	851,161 00	661	1,195,640 00
Brooklyn Life	New York	54	106,050 00	35	80,690 00	159	313,085 00
Connecticut Mutual Life	Hartford	1,051	2,877,254 00	406	836,607 00	1,506	4,651,888 00
Equitable Life	New York	665	2,422,965 00	107	220,135 00	886	3,653,912 00
Germania Life	New York	311	525,865 00	105	144,674 00	457	856,803 00
Manhattan Life	New York	193	573,465 00	75	138,753 00	111	228,214 00
Mutual Benefit Life	Newark	744	2,387,669 00	170	475,748 00	390	786,795 00
Mutual Life	New York	1,312	3,847,305 00	605	1,596,215 00	1,803	5,036,128 00
National Life	Chicago	97	203,040 00	39	54,585 00	755	1,226,280 00
New England Mutual Life	Boston	279	900,487 00	158	368,622 00	135	416,776 00
New York Life	New York	639	2,138,839 00	338	495,363 00	664	3,968,227 00
Travelers'	Hartford	115	184,730 00	24	23,407 00	93	126,777 00
Union Mutual Life	Augusta, Maine	201	401,400 00	660	1,168,118 00	253	430,605 00
Washington Life	New York	146	373,316 00	74	110,311 00	159	567,449 00
Totals		6,555	\$18,239,791 00	3,647	\$6,735,087 00	8,128	\$23,546,210 00

TABLE No. 47—Continued.

NAME.	Location.	BY LAPSE.		BY CHANGE AND DECREASE AND NOT TAKEN.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	316	\$949,400 00	105	\$367,500 00
Ætna Life	Hartford	927	1,828,758 00	803	1,406,463 00
Brooklyn Life	New York	255	313,350 00	70	118,000 00
Connecticut Mutual Life	Hartford	925	2,529,650 00	223	864,900 00
Equitable Life	New York	2,395	7,801,916 00	1,368	9,008,852 00
Germania Life	New York	534	824,487 00	276	811,818 00
Manhattan Life	New York	397	1,076,161 00	316	1,049,731 00
Mutual Benefit Life	Newark	743	1,566,625 00	1,060	3,362,403 00
Mutual Life	New York	2,042	5,101,482 00	1,258	9,192,447 00
National Life	Chicago	151	342,370 00	197	508,431 00
New England Mutual Life	Boston	817	2,282,300 00	206	680,274 00
New York Life	New York	1,647	4,070,615 00	1,274	5,167,329 00
Travelers'	Hartford	643	1,208,500 00	310	734,949 00
Union Mutual Life	Augusta, Maine	671	1,182,678 00	716	1,480,036 00
Washington Life	New York	518	1,009,250 00	235	534,973 00
Totals		13,181	\$32,657,542 00	9,077	\$35,298,106 00

TABLE No. 48.

Statement of Office Collections, showing amounts collected from the different companies, for the year ending on the thirty-first day of December, 1881.

NAME.	Amount.	NAME.	Amount.
California	\$40 80	Amount brought forward	\$9,751 52
Commercial	20 00	Lancashire	20 00
Fireman's Fund	47 50	Lion Fire	42 00
Home Mutual	20 00	Liverpool and London and Globe	40 00
Oakland Home	20 00	London Assurance	30 00
State Investment	20 00	London and Lancashire	20 00
Union	20 00	London and Provincial	20 00
Western Fire and Marine	20 00	Lorillard	35 00
Ætna	20 00	Magdeburg Marine	20 00
Agricultural	217 75	Manchester Fire	20 00
Allemania	30 00	Manhattan Fire	233 52
Alliance Marine	65 00	Man On	65 00
Ameson	20 00	Manufacturers'	244 66
American Central	50 00	Maritime	20 00
American Fire	358 57	Merchants'	60 00
Atlantic Fire and Marine	60 00	Metropole	20 00
Baloise	20 00	National Fire	66 85
British America	20 00	National Fire and Marine	20 00
British and Foreign Marine	20 00	New Hampshire Fire	20 00
Buffalo German	516 92	New Orleans Ins. Association	20 00
China Traders'	20 00	New York City	89 78
Chinese	20 00	New Zealand	20 00
Citizens'	50 00	Niagara	218 55
City of London Fire	65 00	North British and Mercantile	20 00
Commercial Fire	128 63	North China	20 00
Commercial Union	20 00	Northern	20 00
Commonwealth	230 48	North German	20 00
Confiance	20 00	Northwestern National	20 00
Connecticut	30 00	Norwich Union	20 00
Continental	528 51	On Tai	30 00
Danube Marine	20 00	Orient	35 00
Elliot	203 89	Pacific Fire	65 00
Equitable Fire and Marine	60 00	Pennsylvania Fire	694 65
Farragut	101 82	People's	294 95
Fire Association	766 96	Phenix	481 18
Fire Insurance Association	20 00	Phoenix	21 50
Firemen's	20 00	Phoenix Assurance	20 00
Fonciere	20 00	Prescott	65 00
General Reassurance	20 00	Progres National	65 00
German American	353 08	Providence Washington	356 17
German Fire	433 64	Prussian National	65 00
Germania	224 80	Queen	20 00
Girard	318 26	Reliance Marine	75 00
Glen's Falls	277 10	Rochester German	216 30
Globe Marine	20 00	Royal	20 00
Great Western	65 00	Scottish Imperial	65 00
Guardian	20 00	Scottish Union and National	65 00
Hamburg-Bremen	20 00	Sea	20 00
Hamburg-Magdeburg	20 00	Security	20 00
Hanover	224 80	Shoe and Leather	65 00
Hartford	26 50	South British Fire and Marine	20 00
Helvetia Marine	20 00	Springfield Fire and Marine	65 00
Helvetia Swiss Fire	20 00	Standard Fire Office	65 00
Hoffman Fire	66 58	Standard Marine	65 00
Rome	624 26	Star Fire	222 65
Imperial	20 00	Saint Paul	20 00
Insurance Co. of North America	1,401 70	Swiss Lloyd Marine	20 00
Ins. Co. of the State of Penn.	434 92	Switzerland Marine	20 00
International Marine	20 00	Teutonia	20 00
Lamar	139 05	Thames and Mersey	20 00
Amount carried forward	\$9,751 52	Amount carried forward	\$13,514 78

TABLE No. 48—Continued.

NAME.	Amount.	NAME.	Amount.
Amount brought forward.....	\$13,514 78	Amount brought forward.....	\$15,572 06
The Marine.....	20 00	Germania Life.....	20 00
Traders'.....	20 00	Hartford Life and Annuity.....	20 00
Tradesmen's Fire.....	221 98	Manhattan Life.....	20 00
Transatlantic Fire.....	20 00	Mutual Benefit Life.....	20 00
Transatlantic Marine.....	20 00	Mutual Life.....	20 00
Union.....	145 23	National Life.....	20 00
Union Marine.....	20 00	New England Mutual Life.....	20 00
United Firemen's.....	690 28	New York Life.....	20 00
Universal Marine.....	20 00	Travelers'.....	20 00
Washington Fire and Marine.....	203 89	Union Mutual Life.....	20 00
Watertown Fire.....	450 90	Washington Life.....	35 00
Western Assurance.....	20 00	Charter Oak Life.....	20 00
Williamsburg City Fire.....	35 00	Northwestern Mutual Life.....	20 00
Yangtze.....	20 00	Phoenix Mutual Life.....	20 00
Pacific Mutual Life.....	70 00	Fidelity and Casualty.....	65 00
Ætna Life.....	20 00	Metropolitan Plate Glass.....	20 00
Brooklyn Life.....	20 00	Silesian Plate Glass.....	20 00
Connecticut Mutual Life.....	20 00	California Farmers'.....	27 00
Equitable Life.....	20 00	Total.....	\$16,009 06
Amount carried forward.....	\$15,572 06		

I hereby certify the foregoing to be a full, true, and correct statement of the receipts of the Insurance Department of the State of California for the year 1881.

J. C. MAYNARD,
Insurance Commissioner.

Sworn to and subscribed before me, this fourth day of August, A. D. 1882.

[S. L.]

ANDREW I. COFFEE,
Notary Public.

FIFTEENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

FOR THE

STATE OF CALIFORNIA.

Year Ending December 31, 1882.



SACRAMENTO:

STATE OFFICE, JAMES J. AYERS, SUPT. STATE PRINTING.
1883.

PRELIMINARY.

Fifteenth Annual Report of the California Insurance Commissioner.

OFFICE OF INSURANCE COMMISSIONER,
SAN FRANCISCO, February 1, 1883. }

To his Excellency GEORGE STONEMAN,
Governor of the State of California:

I beg leave to submit herewith the annexed preliminary report of this department, giving the amount of fire, marine, and life insurance business transacted in the State during the year ending December 31, 1882, together with the names and locations of the respective companies.

Referring to a communication I had the honor to address you lately, on the subject of a proposed law relating to charitable, benevolent, and beneficiary life associations, a copy of which I forwarded to you for your perusal and consideration, I now take occasion to say that its enactment could not fail to give a desired protection to those of our citizens who seek that kind of life insurance, in enabling such to know the exact condition of those associations from the sworn annual statements made by officers lawfully authorized to make them. Such a law will not only not injure legitimate and honestly conducted associations, but must necessarily benefit them by inspiring confidence in the minds of those who prefer that class of cheap life insurance. I may mention that the prepared bill is substantially the law now in force in the State of New York, passed May twelfth, eighteen hundred and eighty-one, and known as chapter two hundred and fifty-six of the laws of eighteen hundred and eighty-one.

FIRE INSURANCE.

Amount written	\$268,596,247 58
Premiums on same	4,038,582 63
Losses paid	1,612,969 14
Ratio of losses to premiums	39.9

MARINE INSURANCE.

Amount written	\$115,345,785 09
Premiums on same	1,813,668 16
Losses paid	1,127,271 23
Ratio of losses to premiums	62.2

TOTAL FIRE AND MARINE.

Amount written	\$383,942,632.67
Premiums on same	5,852,254.73
Losses paid	2,740,240.31

Apportioned as follows:

TO COMPANIES OF THIS STATE—FIRE INSURANCE.

Amount written	\$68,689,503.67
Premiums on same	968,397.28
Losses paid	333,065.61

MARINE INSURANCE.

Amount written	\$19,636,172.60
Premiums on same	452,639.67
Losses paid	190,676.10

TO COMPANIES OF OTHER STATES—FIRE INSURANCE.

Amount written	\$78,026,955.60
Premiums on same	1,200,557.47
Losses paid	481,493.10

MARINE INSURANCE.

Amount written	\$3,306,015.60
Premiums on same	55,665.61
Losses paid	51,918.60

TO COMPANIES OF FOREIGN COUNTRIES—FIRE INSURANCE.

Amount written	\$121,879,789.60
Premiums on same	1,869,627.47
Losses paid	796,410.31

MARINE INSURANCE.

Amount written	\$92,403,598.60
Premiums on same	1,305,362.47
Losses paid	884,673.61

Since the date of the last annual report from this office, the following named companies have been admitted to transact insurance business in this State:

London and Northwestern Fire	Manchester, England
Accident Insurance Company of North America	Montreal, Canada
Merchants'	New York
Sun	San Francisco
Union Fire and Marine	Christchurch, N. Z.
Le Cercle Fire	Paris
United States Fire	New York
Mechanics' Fire	New York
Exchange Fire	New York
London and Provincial Fire	London
Northwestern Mutual Life	Milwaukee
Canton Insurance Office	Hongkong
Boston Marine	Boston
Pennsylvania	Pittsburgh

The following named companies have ceased to do business in this State:

Equitable Fire and Marine	Providence, R. I.
Exchange Fire	New York
Le Cercle Fire	Paris
Manhattan Fire	New York
Merchants'	Providence, R. I.
Pacific Fire	New York
People's	New York
Progres National	Paris
Tradesmen's Fire	New York

The average percentage of losses to premiums, on fire business during the year, was 39.9.

Very respectfully, your obedient servant,

J. C. MAYNARD,
Insurance Commissioner.

TABLE NO. 1.

Showing the business of the California Insurance Companies for the year 1882—California business.

NAME.	Location.	FIRE.			
		Risks Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Premiums.
California	San Francisco	\$6,734,259 00	\$93,777 30	\$44,019 06	46.9
Commercial	San Francisco	4,022,956 00	67,021 95	24,426 08	36.4
Fireman's Fund	San Francisco	8,892,495 51	123,737 22	39,943 73	32.3
Home Mutual	San Francisco	14,145,945 90	202,601 10	59,372 20	29.2
Oakland Home	Oakland	4,893,193 62	67,597 30	22,553 65	33.3
State Investment	San Francisco	9,379,468 00	127,286 75	52,049 77	40.9
Sun	San Francisco	4,206,092 00	59,129 41	10,397 09	17.6
Union	San Francisco	7,790,441 00	90,443 45	16,247 34	17.9
Western Fire and Marine	San Francisco	8,624,652 00	136,803 35	64,037 12	46.8
Totals		\$68,689,503 03	\$968,397 83	\$333,065 04	34.4

TABLE NO. 1—Continued.

NAME.	Location.	MARINE.				
		Marine and Inland.		Marine Time.		Premiums on same.
		Risks Written.	Premiums on same.	Risks Written.	Premiums on same.	
California	San Francisco	\$2,242,700 00	\$21,868 94	\$567,476 00	\$49,003 13	
Commercial	San Francisco	1,021,892 00	7,417 19	384,076 00	34,031 96	
Fireman's Fund	San Francisco	5,275,202 00	60,230 12	1,441,481 00	124,406 80	
Home Mutual	San Francisco					
Oakland Home	Oakland					
State Investment	San Francisco	632,305 00	6,885 20	102,698 00	10,238 96	
Sun	San Francisco	859,373 00	12,032 73	470,448 00	41,707 49	
Union	San Francisco	6,261,816 00	53,145 89	386,795 00	31,650 86	
Western Fire and Marine	San Francisco					
Totals		\$16,283,198 00	\$161,600 07	\$3,352,974 00	\$291,039 00	

NAME.	Location.	MARINE.			
		Total Risks Written.	Total Premiums on same.	Losses Paid.	Ratio of Losses to Premiums.
California	San Francisco	\$2,810,176 00	\$70,872 07	\$22,772 95	32.1
Commercial	San Francisco	1,405,878 00	41,449 15	28,533 61	68.8
Fireman's Fund	San Francisco	6,716,683 00	184,636 72	79,417 37	43.0
Home Mutual	San Francisco				
Oakland Home	Oakland				
State Investment	San Francisco	735,003 00	17,124 16	15,051 07	87.9
Sun	San Francisco	1,329,821 00	53,760 22	8,632 20	16.0
Union	San Francisco	6,638,611 00	84,796 75	36,268 90	42.8
Western Fire and Marine	San Francisco				
Totals		\$19,636,172 00	\$452,639 07	\$190,676 10	42.1

TABLE NO. 2.

Showing the Amount and Description of Risks in Force December 31, 1882, of California Insurance Companies—California business.

NAME.	Location.	FIRE.		MARINE AND INLAND.	
		Risks.	Premiums.	Risks.	Premiums.
California Commercial	San Francisco	\$6,678,864 00	\$85,706 11	\$269,854 00	\$5,374 50
Fireman's Fund	San Francisco	4,787,539 00	70,946 11	94,918 00	1,443 00
Home Mutual	San Francisco	8,991,669 01	129,830 37	406,654 00	9,247 31
Oakland Home	San Francisco	17,562,011 00	255,488 94		
State Investment	Oakland	4,818,860 34	69,626 98		
Sun	San Francisco	9,543,375 00	129,035 63	62,623 00	1,118 95
Union	San Francisco	2,870,318 00	40,302 28	90,256 00	1,719 58
Western Fire and Marine	San Francisco	8,239,136 00	94,735 30	552,237 00	10,167 40
Totals		\$71,638,122 35	\$1,008,201 89	\$1,476,562 00	\$29,070 74

NAME.	Location.	MARINE TIME.		TOTALS.	
		Risks.	Premiums.	Amount of Risks in Force.	Premiums on same.
California Commercial	San Francisco	\$502,676 00	\$48,284 00	\$7,451,394 00	\$139,364 61
Fireman's Fund	San Francisco	412,766 00	38,552 57	5,295,213 00	110,941 68
Home Mutual	San Francisco	862,256 00	78,683 00	10,260,579 01	217,760 68
Oakland Home	San Francisco			17,562,011 00	255,488 94
State Investment	Oakland			4,818,860 34	69,626 98
Sun	San Francisco	103,030 00	8,574 34	9,709,048 00	138,728 32
Union	San Francisco	384,124 00	32,793 97	3,344,698 00	74,815 83
Western Fire and Marine	San Francisco	322,095 00	27,849 65	9,113,488 00	132,762 35
Totals		\$2,586,967 00	\$234,737 53	\$75,701,651 35	\$1,272,010 16

TABLE NO. 3.

Showing the fire business of Companies of other States for the year 1882—California business.

NAME.	Location.	Amount Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Premiums.
Aetna	Hartford	\$7,107,946 55	\$106,269 19	\$36,831 14	34.7
Agricultural	Watertown, New York	1,668,733 00	18,271 48	3,480 87	19.0
Allemania	Pittsburgh	259,716 00	4,847 77	813 36	16.8
Amazon	Cincinnati	741,200 00	14,657 34	2,974 54	20.3
American Central	St. Louis	3,091,189 00	45,834 03	18,746 09	40.9
American Fire	Philadelphia	468,767 72	7,360 25	3,823 78	51.9
Buffalo German	Buffalo	1,322,537 00	19,101 11	10,033 62	52.5
Citizens'	St. Louis	571,549 00	7,671 55	3,524 15	45.9
Commercial Fire	New York	695,160 00	11,640 13	5,187 34	44.6
Connecticut	Hartford	3,190,463 35	41,889 61	19,516 34	46.6
Continental	New York	1,876,615 08	27,378 81	10,385 31	37.9
Eliot	Boston	926,313 00	13,743 09	2,009 03	14.6
Equitable Fire and Marine	Providence	78,134 00	1,607 19	305 70	18.9
Exchange Fire	New York	163,572 00	3,630 90	1,319 50	36.4
Farragut	New York	243,720 00	4,217 85	1,269 25	30.1
Fire Association of Philadelphia	Philadelphia	1,449,096 00	22,506 01	21,307 00	94.7
Firemen's	Baltimore	506,872 00	7,663 83	2,269 00	29.1
German-American	New York	1,830,797 00	28,921 85	7,010 41	24.3
German Fire	Pittsburgh	805,801 00	15,499 70	5,092 07	32.9
Germania	New York	2,109,037 34	24,311 05	2,670 19	10.9
Girard	Philadelphia	1,246,268 00	17,173 44	5,553 70	32.2
Glen's Falls	Glen's Falls, New York	1,155,615 00	16,832 84	5,877 68	34.9
Hanover	New York	2,109,037 33	24,311 05	2,670 19	10.9
Hartford	Hartford	7,149,619 00	92,130 79	28,331 93	30.7
Home	New York	3,366,669 50	53,082 98	30,673 02	57.7
Insurance Company of North America	Philadelphia	2,288,028 54	36,474 07	35,501 37	97.0
Insurance Company of the State of Pennsylvania	Philadelphia	562,999 00	8,658 36	1,237 15	14.3
Lorillard	New York	311,280 00	4,113 75	699 60	17.0
Manufacturers'	Boston	2,216,581 00	34,319 01	8,987 11	25.9
Mechanics' Fire	New York	722,295 00	4,244 65	157 00	3.7
Mechanics'	Newark	788,872 60	13,260 27	2,424 62	18.2
Merchants'	Providence, Rhode Island	78,134 00	1,607 19	305 70	18.9
National Fire	New York	561,180 33	10,362 88	2,661 59	25.7
New Hampshire Fire	Manchester, New Hampshire	814,712 00	13,800 95	3,127 71	22.7

TABLE No. 3—Continued.

NAME.	Location.	Amount Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Premiums.
New Orleans Insurance Association	New Orleans	\$1,359,037 00	\$27,984 70	\$11,842 36	42.3
Niagara	New York	892,001 69	14,651 18	9,877 99	67.4
Northwestern National	Milwaukee	530,408 00	7,059 83	2,310 05	32.7
Orient	Hartford	641,610 00	9,286 22	1,472 95	15.9
Pacific Fire	New York	120,914 00	1,296 20	1,550 00	119.6
Pennsylvania	Pittsburgh	161,755 00	3,449 15	6 25	.2
Pennsylvania Fire	Philadelphia	1,076,580 98	19,641 65	23,384 03	119.1
Peoples	Newark	314,459 00	5,667 52	2,103 29	37.1
Phenix of Brooklyn	New York	4,314,249 38	91,628 03	24,073 87	26.3
Phenix	Hartford	3,366,669 50	53,052 98	30,673 02	57.7
Prescott	Boston	249,616 00	4,450 00	449 00	10.1
Providence-Washington	Providence, Rhode Island	1,042,074 00	13,900 00	1,216 00	8.7
St. Paul	St. Paul, Minnesota	1,152,456 00	19,222 08	12,541 65	65.2
Security	New Haven	435,958 00	4,834 34	2,826 50	58.5
Shoe and Leather	Boston	787,975 00	16,705 07	3,229 87	19.3
Springfield Fire	Springfield, Massachusetts	1,558,492 80	24,152 09	9,008 62	37.3
Star Fire	New York	1,039,364 00	19,018 33	13,280 81	69.8
Teutonia	New Orleans	650,577 00	13,341 14	8,094 61	61.4
Traders'	Chicago	531,351 00	10,826 42	3,338 07	31.4
Union	Philadelphia	1,322,848 50	17,013 31	7,283 50	42.8
United States Fire	New York	59,900 00	836 32	112 19	13.4
Washington Fire and Marine	Boston	926,313 00	13,743 09	2,009 03	14.6
Watertown Fire	Watertown, New York	2,850,251 00	41,991 82	23,284 41	55.5
Williamsburg City Fire	Brooklyn	713,602 00	9,561 08	848 61	8.8
Totals		\$78,026,955 09	\$1,200,557 41	\$481,493 74	40.1

TABLE No. 4.

Showing Fire Risks in force in California on December 31, 1882—Companies of other States.

NAME.	Location.	FIRE.	
		Risks.	Premiums.
Alma	Hartford	\$7,636,875 55	\$118,413 05
Agricultural	Watertown, N. Y.	2,128,892 00	24,544 91
Allemania	Pittsburgh	255,716 00	4,835 57
Amazon	Cincinnati	779,803 00	15,299 35
American Central	St. Louis	3,567,800 00	53,542 52
American Fire	Philadelphia	437,800 72	7,706 30
Buffalo German	Buffalo	1,202,307 00	17,273 74
Citizens'	St. Louis	605,399 00	8,154 80
Commercial Fire	New York	648,535 00	11,358 68
Connecticut	Hartford	2,914,920 10	42,775 20
Continental	New York	1,633,359 08	25,746 33
Eliot	Boston	797,217 00	11,660 37
Equitable F. and M.	Providence, R. I.	77,068 50	1,277 87
Exchange Fire	New York	183,572 00	3,630 90
Farragut	New York	255,885 00	4,405 00
Fire Association of Philadelphia	Philadelphia	1,549,364 00	24,395 08
Firemen's	Baltimore	561,222 00	8,316 48
German American	New York	1,898,904 00	29,428 42
German Fire	Pittsburgh	866,301 00	16,335 00
Germania	New York	2,030,898 08	25,505 72
Girard	Philadelphia	1,420,814 00	18,921 04
Glen's Falls	Glen's Falls, N. Y.	987,420 00	14,120 97
Hanover	New York	2,030,898 07	25,505 71
Hartford	Hartford	6,444,577 00	95,536 65
Home	New York	4,033,296 00	62,693 31
Insurance Co. of North America	Philadelphia	2,306,557 89	41,669 81
Insurance Co. of the State of Penn.	Philadelphia	504,020 00	8,181 17
Lorillard	New York	290,280 00	3,718 30
Manufacturers'	Boston	2,257,548 00	35,745 06
Mechanics' Fire	New York	272,295 00	4,244 65
Merchants'	Newark	696,772 50	12,479 48
Merchants'	Providence, R. I.	77,068 50	1,277 87
National Fire	New York	679,679 33	11,794 47
New Hampshire Fire	Manchester, N. H.	790,162 00	13,730 75
New Orleans Insurance Association	New Orleans	1,400,990 00	27,872 91
Niagara	New York	797,321 00	13,999 99
Northwestern National	Milwaukee	607,106 00	8,803 77
Orient	Hartford	583,307 20	8,442 02
Pacific Fire	New York	114,414 00	1,271 70
Pennsylvania	Pittsburgh	161,755 00	3,449 15
Pennsylvania Fire	Philadelphia	1,147,420 98	20,878 75
People's	Newark	464,454 00	7,769 27
Phenix of Brooklyn	New York	4,125,250 00	96,203 01
Phenix	Hartford	4,033,296 00	62,693 31
Prescott	Boston	207,540 00	4,536 00
Providence-Washington	Providence, R. I.	869,849 00	14,259 00
St. Paul	St. Paul, Minn.	1,283,398 00	19,672 29
Security	New Haven	323,108 00	4,187 23
Shoe and Leather	Boston	726,445 00	16,115 38
Springfield Fire	Springfield, Mass.	1,490,742 80	23,622 17
Star Fire	New York	954,020 00	19,143 31
Teutonia	New Orleans	589,100 00	12,318 15
Traders'	Chicago	483,047 00	9,660 22
Union	Philadelphia	1,184,448 50	16,305 10
United States Fire	New York	51,400 00	832 12
Washington F. and M.	Boston	797,217 00	11,660 37
Watertown Fire	Watertown, N. Y.	3,342,163 00	47,600 96
Williamsburg City Fire	Brooklyn	618,702 00	8,199 58
Totals		\$79,179,721 80	\$1,263,720 27

TABLE No. 5.

Showing the business of Fire Companies of foreign countries for the year 1882—California business.

NAME.	Location.	Amount Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Premiums.
British America.....	Toronto.....	\$1,312,061 00	\$22,439 65	\$13,570 30	60.5
Cercle.....	Paris.....	763,138 33	17,076 44	2,760 65	16.2
City of London Fire.....	London.....	1,599,864 00	29,630 59	11,132 05	37.6
Commercial Union.....	London.....	10,118,104 54	151,330 36	59,859 81	39.5
Confiance.....	Paris.....	3,919,760 00	69,023 18	35,604 71	51.6
Fire Insurance Association.....	London.....	4,906,091 00	82,862 31	48,675 97	59.1
General Reassurance.....	Paris.....	690,110 00	14,957 30	7,395 95	49.4
Guardian.....	London.....	3,644,366 57	54,226 77	19,530 50	35.0
Hamburg-Bremen.....	Hamburg.....	6,033,666 34	87,540 70	28,800 49	32.9
Hamburg-Magdeburg.....	Hamburg.....	3,287,786 00	47,588 00	14,881 33	31.5
Helvetia Swiss Fire.....	St. Gall, Switzerland.....	3,189,266 00	51,333 25	30,365 40	59.1
Imperial.....	London.....	2,803,743 00	38,799 43	14,126 24	36.4
Lancashire.....	Manchester, England.....	3,267,930 00	47,480 03	33,823 19	71.2
Lion Fire.....	London.....	3,478,658 00	60,350 01	17,807 39	29.5
Liverpool and London and Globe.....	Liverpool.....	15,719,958 00	207,206 89	116,325 75	56.1
London Assurance.....	London.....	2,803,743 00	38,799 43	14,126 24	36.4
London and Lancashire.....	Liverpool.....	3,293,310 00	55,201 69	18,169 06	32.9
London and Provincial Fire.....	London.....	2,473,280 00	35,172 20	4,899 40	13.9
London and Northwestern.....	London.....	1,111,318 93	19,377 61	5,048 25	26.1
Manchester Fire.....	Manchester.....	1,948,559 18	34,437 50	7,400 19	21.5
Metropole.....	Paris.....	1,494,367 00	29,632 25	11,663 64	39.4
National Fire and Marine.....	Dunedin, New Zealand.....	1,928,268 00	36,377 16	17,512 07	48.1
New Zealand.....	Auckland.....	4,023,541 00	49,881 62	12,288 68	24.6
North British and Mercantile.....	London.....	5,211,938 00	79,298 27	22,637 80	28.5
North German Fire.....	Hamburg.....	2,767,495 19	47,405 41	26,589 81	55.9
Northern Assurance.....	London.....	2,803,743 00	38,799 43	14,126 24	36.4
Norwich Union.....	Norwich, England.....	3,267,930 00	47,480 03	33,823 19	71.2
Phoenix Assurance.....	London.....	2,723,805 00	42,812 70	12,435 05	29.0
Progres National.....	Paris.....	479,166 45	10,082 39	6,658 56	66.0
Prussian National.....	Stettin.....	822,160 00	11,167 00	219 00	1.9
Queen.....	Liverpool.....	2,803,743 00	38,799 43	14,126 24	36.4
Royal.....	Liverpool.....	3,267,930 00	47,480 03	33,823 19	71.2
Scottish Imperial.....	Glasgow.....	1,107,952 00	15,893 93	4,856 23	30.7
Scottish Union and National.....	Edinburgh.....	2,854,035 45	37,490 61	12,598 22	34.1
Standard Fire Office.....	London.....	1,205,482 00	20,712 11	7,156 40	48.9
South British Fire and Marine.....	Auckland.....	1,925,268 00	36,377 16	17,512 07	48.1
Transatlantic Fire.....	Hamburg.....	3,750,430 48	60,941 08	23,518 08	38.6
Union.....	Christchurch, New Zealand.....	1,402,655 00	25,356 86	7,300 18	28.8
Western Assurance.....	Toronto.....	1,672,286 00	29,805 60	21,188 86	71.1
Totals.....		\$121,879,789 46	\$1,869,627 39	\$798,410 36	42.7

TABLE No. 6.

Showing Fire Risks in force on December 31, 1882—Companies of foreign countries—California business.

NAME.	Location.	FIRE.	
		Risks.	Premiums.
British America	Toronto	\$1,352,584 00	\$23,686 75
Cercle	Paris		
City of London Fire	London	1,583,668 00	29,778 74
Commercial Union	London	7,952,213 00	119,139 10
Confiance	Paris	4,217,134 00	68,215 43
Fire Insurance Association	London	5,072,907 00	80,279 10
General Reassurance	Paris	666,834 00	14,027 00
Guardian	London	4,130,612 88	59,010 00
Hamburg-Bremen	Hamburg	5,943,407 00	87,200 00
Hamburg-Magdeburg	Hamburg	3,532,361 00	49,813 43
Helvetia Swiss Fire	St. Gall, Switzerland	2,919,569 00	50,313 43
Imperial	London	3,181,284 00	45,125 43
Lancashire	Manchester, England	3,636,200 00	53,397 13
Lion Fire	London	3,157,479 00	54,640 00
Liverpool and London and Globe	Liverpool	17,133,799 00	225,776 41
London Assurance	London	3,181,284 00	45,125 43
London and Lancashire	Liverpool	2,757,237 50	54,546 43
London and Northwestern	Manchester	998,203 43	18,327 80
London and Provincial Fire	London	2,330,755 00	34,510 00
Manchester Fire	Manchester	1,430,275 85	31,008 43
Metropole	Paris	1,495,931 00	28,726 40
National Fire and Marine	Dunedin, New Zealand	1,987,362 00	37,228 12
New Zealand	Auckland	4,202,432 00	52,099 00
North British and Mercantile	London	5,747,073 00	89,349 43
North German Fire	Hamburg	2,605,101 53	46,106 43
Northern Assurance	London	3,181,284 00	45,125 43
Norwich Union	Norwich, England	3,636,200 00	53,397 13
Phoenix Assurance	London	2,805,850 00	45,852 43
Progres National	Paris	392,151 45	8,918 87
Prussian National	Stettin	785,110 00	11,197 00
Queen	Liverpool	3,181,284 00	45,125 43
Royal	Liverpool	3,636,200 00	53,397 13
Scottish Imperial	Glasgow	1,058,215 00	15,893 43
Scottish Union and National	Edinburgh	2,525,702 04	36,082 20
Standard Fire Office	London	1,000,056 00	19,443 31
South British Fire and Marine	Auckland	1,987,362 00	37,228 12
Transatlantic Fire	Berlin	3,852,525 48	62,214 43
Union	Christchurch, New Zealand	1,240,418 00	21,893 43
Western Assurance	Toronto	1,659,777 00	30,439 00
Totals		\$122,157,842 16	\$1,883,639 00

TABLE No. 7.

Showing the business of Marine Companies for the year 1882—California business.

NAME.	Location.	Amount Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Premiums.
Alliance Marine	London	\$1,953,870 00	\$26,318 75	\$40,477 70	153.4
Batise	Basle, Switzerland	2,878,501 00	39,651 65	25,061 87	63.2
British and Foreign Marine	Liverpool	15,114,904 00	204,290 50	120,820 00	59.1
Boston Marine	Boston	166,780 00	6,123 63	2,054 11	14.7
Canton	Hong Kong	1,070,165 00	13,950 53		
China Traders	Hong Kong	873,835 00	6,950 86		
Chinese	Hong Kong	577,403 08	7,588 37		
Commercial Union	London	4,204,483 00	64,736 37	45,762 09	70.7
Danube	Vienna	2,897,125 00	24,361 80	16,997 48	69.8
Globe Marine	London	2,245,126 00	60,495 74	9,250 32	15.3
Great Western	New York	2,878,501 00	39,651 65	25,061 87	63.2
Helvetia Marine	St. Gall, Switzerland	723,184 00	13,639 97	3,102 32	22.7
Insurance Company of North America	Philadelphia	333,299 00	5,155 24	52 09	1.0
International Marine	Liverpool	3,188,537 00	41,819 50	35,631 88	85.2
La Foudiere	Paris	1,953,870 00	26,318 75	40,477 70	153.4
London Assurance	London	2,354,309 00	47,088 85	112,405 99	238.7
London and Provincial Marine	London	2,759,108 00	18,284 88	6,118 77	33.5
Magdeburg General	Magdeburg, Germany	562,279 00	5,874 06	589 00	3.5
Man On	Hong Kong	946,102 18	16,477 56	26,535 87	76.8
Maritime	Liverpool	1,087,807 00	34,534 71	31,556 42	192.2
National Fire and Marine	Dunedin, N.Z.	1,047,975 00	16,418 00	18,214 78	104.5
New Orleans Insurance Association	New Orleans	1,380,831 00	17,366 95		
New Zealand	Auckland	274,020 00	3,407 03		
North China	Shanghai	65,469 15	5,702 10		
On Tai	Hong Kong	929,578 00	18,349 39	9,357 65	50.9
Providence-Washington	Providence, R. I.	1,214,263 80	23,570 18	1,680 51	6.7
Reliance Marine	Liverpool	605,278 00	7,259 20	7,900 48	108.9
St. Paul	St. Paul, Minn.	2,155,000 00	44,720 00	11,105 00	24.8
Sea	Liverpool	1,037,807 00	34,534 71	26,535 87	76.8
South British Fire and Marine	Auckland	65,813 00	813 99	136 07	16.8
Standard Marine	Liverpool	8,182,867 00	68,179 71	64,628 88	94.8
Swiss Lloyd Marine	Winterthur, Switzerland	2,878,501 00	39,651 65	25,061 87	63.2
Switzerland Marine	Zurich, Switzerland				

TABLE No. 7—Continued.

NAME.	Location.	Amount Written.	Premiums on same.	Losses Paid.	Ratio of Losses to Premiums.
Thames and Mersey	Liverpool	\$7,197,200 00	\$104,185 00	\$72,345 00	69.4
The Marine	London	7,385,534 70	187,498 35	112,732 80	71.6
Transatlantic Marine	Berlin	8,564,242 00	58,545 57	9,637 98	16.5
Union Fire and Marine	Christchurch, N. Z.	767,471 00	19,508 15	8,206 92	42.1
Union Marine	Liverpool	946,102 18	16,477 56	2,135 84	13.2
Universal Marine	London	1,591,820 00	15,513 41	25,000 00	161.1
Yangtze	Shanghai	600,672 00	5,984 77		
Totals		\$85,709,613 09	\$1,361,029 09	\$936,595 13	68.8

* No report.

TABLE No. 8.

Showing Marine Risks in force December 31, 1882—California business.

NAME.	Location.	Risks.	Premiums.
Alliance Marine	London	\$290,093 00	\$5,212 45
Baloise	Basle, Switzerland	167,128 00	2,937 70
British and Foreign Marine	Liverpool	3,679,768 00	62,480 00
Boston Marine	Boston	152,250 00	5,769 00
Canton	Hong Kong	360,567 00	7,882 92
China Traders'	Hong Kong	69,436 00	514 03
Chinese	Hong Kong	99,362 96	1,720 36
Commercial Union	London	1,101,930 00	23,226 01
Danube	Vienna	222,820 00	3,052 15
Globe Marine*	London		
Great Western	New York	614,207 00	40,728 82
Helvetia Marine	St. Gall, Switzerland	167,128 00	2,937 70
Insurance Co. of North America	Philadelphia	122,819 00	7,588 43
International Marine	Liverpool	116,278 00	2,306 03
La Fonciere	Paris	630,994 00	12,521 95
London Assurance	London	290,093 00	5,212 45
London and Provincial Marine	London	783,912 00	16,280 80
Magdeburg General	Magdeburg, Germ'ny	135,330 00	1,523 80
Man On	Hong Kong	132,401 00	1,280 66
Maritime	Liverpool	257,220 00	5,725 47
National F. and M.	Dunedin, N. Z.	434,891 00	24,503 14
New Orleans Insurance Association	New Orleans	165,294 00	3,911 45
New Zealand	Auckland	147,722 57	3,001 38
North China	Shanghai	30,255 00	478 77
On Tai	Hong Kong	24,326 00	170 68
Providence-Washington	Providence, R. I.	172,771 00	9,926 32
Reliance Marine	Liverpool	545,883 44	12,628 51
St. Paul	St. Paul, Minn.	39,930 00	779 85
Sea	Liverpool	592,000 00	12,470 00
South British F. and M.	Auckland	434,891 00	24,503 14
Standard Marine	Liverpool	2,500 00	50 62
Swiss Lloyd Marine	Winterthur, Switz'd	677,260 00	11,210 90
Switzerland Marine	Zurich, Switz'd	167,128 00	2,937 70
Thames and Mersey	Liverpool	2,932,355 00	43,462 00
The Marine	London	3,268,915 40	66,852 05
Transatlantic Marine	Berlin	432,355 00	4,864 01
Union F. and M.	Christchurch, N. Z.	255,573 00	13,341 89
Union Marine	Liverpool	257,220 00	5,725 47
Universal Marine*	London		
Yangtze	Shanghai	45,940 00	336 05
Totals		\$20,020,947 37	\$450,054 66

* No report.

3²²

TABLE NO. 9.

Showing new policies written during the year, policies renewed, and amount of policies in force on December 31, 1882, of Life Insurance Companies doing business in California—California business.

NAME.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DECEMBER 31, 1882.		Losses and Endowments Paid
		Number.	Amount.	Premium.	Number.	Amount.	Premium.	Number.	Amount.	
Pacific Mutual Life.	San Francisco	325	\$714,106 00	\$42,980 14	1,461	\$3,914,403 00	\$176,915 00	1,811	\$4,529,189 00	\$95,308 00
Metropolitan Life.	Hartford	37	80,000 00	3,701 41	284	805,541 00	31,312 91	519	997,130 00	56,040 00
Brooklyn Life.	New York				39	143,000 00	4,378 44	142	535,493 00	24,580 00
Connecticut Mutual Life.	Hartford	51	154,049 00	36,190 52	640	3,244,350 00	104,993 37	993	4,005,930 00	87,293 00
Equitable Life.	New York	367	1,701,500 00	72,180 39	926	4,274,900 00	163,828 26	1,406	6,068,420 00	119,924 07
Germania Life.	New York	27	125,200 00	6,700 66	2,162	3,144,350 00	78,841 63	2,945	3,510,560 00	117,532 29
Manhattan Life.	New York	17	64,050 00	1,890 09	500	1,687,814 00	40,639 29	517	1,751,864 00	63,626 00
Mutual Benefit Life.	Newark	81	309,453 00	14,089 60	286	1,448,430 00	39,135 74	465	1,498,380 33	9,500 00
Mutual Life.	New York	298	873,405 00	39,006 62	3,295	11,154,856 00	316,895 35	3,518	11,777,261 00	318,354 38
National Life.	Chicago				79	296,593 00	8,701 62	79	296,593 00	14,500 00
New England Mutual Life.	Boston	196	512,033 00	22,130 37	584	1,650,000 00	63,416 08	1,026	2,726,506 81	100,357 19
New York Life.	New York	123	521,000 00	29,934 04	646	2,823,500 00	110,458 15	1,248	4,450,000 00	46,880 00
Northwestern Mutual Life.	Milwaukee	62	171,500 00	8,411 35						
Travelers	Hartford	33	61,838 00	2,067 78	78	210,060 00	7,462 17	98	248,088 00	2,000 00
Union Mutual Life	Augusta, Maine									
Washington Life	New York	9	18,500 00	627 60	82	179,620 00	6,544 50	91	198,120 00	45,798 60
Charter Oak Life.	Hartford				107	276,730 00	10,655 58	363	693,636 00	3,616 00
Phoenix Mutual Life.	Hartford				175	370,000 00	13,267 28	200	375,000 00	
Totals.		1,626	\$5,306,694 00	\$279,940 57	11,344	\$35,624,087 00	\$1,182,445 37	14,561	\$43,672,181 14	\$1,086,005 53

TABLE NO. 10.

Showing the business of Accident, Fidelity and Casualty, and Plate Glass Insurance Companies, for the year ending December 31, 1882—California business.

NAME.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DECEMBER 31, 1882.		Losses Paid.
		Number.	Amount.	Premium.	Number.	Amount.	Premium.	Number.	Amount.	
Accident Insurance Company of North America	Montreal, Canada	725	\$1,227,000 00	\$11,004 90				707	\$1,177,500 00	\$1,672 69
Travelers'	Hartford	3,528	8,998,000 00	45,231 13	2,105	\$5,647,500 00	\$40,855 74	3,318	8,698,300 00	25,156 25
Fidelity and Casualty	New York	385	985,700 00	7,461 89	40	191,500 00	1,162 00	425	1,777,200 00	703 01
Metropolitan Plate Glass	New York	68	55,433 00	1,870 50				68	55,433 00	219 50
Totals		4,706	\$11,266,133 00	\$65,624 48	2,145	\$5,839,000 00	\$42,017 74	4,518	\$11,105,433 00	\$27,811 45

REPORT.

OFFICE OF INSURANCE COMMISSIONER,
SAN FRANCISCO, July 20, 1883.

To his Excellency GEORGE STONEMAN, Governor of California:

In accordance with law, I submit the fifteenth annual report of this department, showing in detail the condition and business of the several California Insurance Companies, as the same appears of record made by my predecessor; and in tabulated form that of the fire, fire marine, marine, and life insurance of other States and foreign countries doing business in this State during the year ending December 31, 1882, as the same appears of record made by my predecessor. I did not assume the duties of this office until May, 1883, and I rely upon the correctness of official data in this office when I assumed duties for this report.

Below are given the receipts and an itemized statement of the expenditures of this office for the year 1882:

RECEIPTS.

Received during the year for taxes and fees..... \$18,020 00

EXPENDITURES.

Salaries..... \$1,949 00
Office rent..... 600 00
Janitor..... 710 00
Blanks, stationery, and postage..... 125 00
Actuarial services..... 183 00
Fuel..... 20 00
Commissioner's traveling expenses..... 84 00
Newspapers and Insurance periodicals..... 141 00
Incidentals..... 141 00
Balance..... 14,187 00

Total..... \$18,020 00

Very respectfully, your obedient servant,

GEO. A. KNIGHT,
Insurance Commissioner.

TABLE NO. 11.

Showing the year of organization, location, name of President, Secretary, and Agent, or Attorney for California, and date of certificate of authority issued by the Insurance Commissioner, and the date of commencement of business in California of Fire, Marine, and Life Insurance Companies authorized to transact business, on the thirtieth day of June, 1883.

Year of organization.	NAME.	Location.	President.	Secretary.	Agent for California.	Date of Certificate issued by Insurance Commissioner.	Commenced business in California.
1861	California Commercial	San Francisco	C. T. Hopkins	L. L. Bronwell		July 24, 1868	Feb. 1, 1861
1872	Fireman's Fund	San Francisco	John H. Wise	Chas. A. Eaton		March 1, 1872	March 1, 1872
1863	Home Mutual	San Francisco	D. J. Staples	Wm. J. Dutton		June 24, 1868	June 1, 1863
1864	Oakland Home	San Francisco	J. F. Houghton	Chas. R. Story		June 24, 1868	Dec. 13, 1864
1871	State Investment	Oakland Cal.	Wm. P. Jones	Chas. F. Flood		Feb. 5, 1880	Feb. 5, 1880
1882	Sun	San Francisco	A. J. Taylor	Chas. H. Channing		Jan. 13, 1872	Jan. 13, 1872
1865	Union	San Francisco	C. L. Taylor	E. E. Potter		Feb. 1, 1882	Feb. 1, 1882
1878	Western Fire and Marine	San Francisco	Gustave T. Richard	Wm. D. Bailey		June 27, 1868	June 20, 1865
1878	Union	San Francisco	P. J. White	R. C. Brush		Dec. 4, 1878	Dec. 6, 1878
1819	Zeta	Hartford	L. J. Hendee	I. Goodnow	G. C. Boardman	June, 1868	June 20, 1865
1863	Agricultural	Watertown N. Y.	Isaac Munroe	H. Stevens	Hutchinson & Mann	Aug. 2, 1876	Aug. 2, 1876
1868	Alliance Marine	Pittsburgh	R. C. Schmetz	C. F. Herroese	Wm. G. Elliott	April 21, 1879	April 21, 1879
1824	Alliance Marine	London	F. A. Lucas	A. J. Montefiore	Farrell & Co.	May 28, 1881	May 28, 1881
1871	Amazon	Cincinnati	Gezram Gato	J. H. Bertie	Smith & Snow	Oct. 1, 1872	Oct. 1, 1872
1853	American Central	St. Louis	Geo. T. Oram	C. Christensen	Jonathan Hunt, Son & Co.	April 15, 1874	April 15, 1874
1810	American Fire	Philadelphia	Thos. H. Montgomery	A. C. Crawford	H. W. Syz	Oct. 31, 1872	Oct. 31, 1872
1864	Balaise Marine	Basle Switzerland	R. P. Vischer	C. B. Karner	E. D. Farnsworth & Son	Nov. 28, 1876	Nov. 28, 1876
1865	Boatman's Fire and Marine	Pittsburgh	O. P. Seale	E. S. Karner	J. N. Knowles	April 2, 1883	April 2, 1883
1873	Boston Marine	Boston	R. B. Fuller	Thos. H. Lord	Butler & Halden	Aug. 22, 1882	Aug. 22, 1882
1833	British America	Toronto	Thomas Chilton	Silo P. Wood	Balfour, Guthrie & Co.	March 11, 1875	March 11, 1875
1867	British and Foreign Marine	Liverpool	Philip Becker	W. D. Pitt	Balfour, Guthrie & Co.	Oct. 10, 1868	Oct. 10, 1868
1881	Buffalo German	Buffalo	Jardine Matheson & Co.	O. J. Egger	Jacobs & Easton	Nov. 7, 1878	Nov. 7, 1878
1846	Canton	Hong Kong	A. McIver	W. H. Ray	Farrell & Co.	Sept. 4, 1871	Sept. 4, 1871
1871	China Traders	Hong Kong	J. B. M. Kahlor	P. M. Laurin	Williams, Diamond & Co.	June 1, 1882	June 1, 1882
1871	Citizens'	Hong Kong	H. E. Knight	J. P. Hamilton	W. J. Coleman & Co.	Sept. 5, 1871	Sept. 5, 1871
1881	City of London	London	L. C. Phillips	W. J. Phillips	W. J. Callingham	May 19, 1881	May 19, 1881
1850	Commercial Fire	New York	W. R. Archibut	W. J. Phillips	John Sanders	June 2, 1870	June 2, 1870
1850	Connecticut	Hartford	J. D. Drowne	S. J. Plafin	J. R. Hamilton	Aug. 20, 1873	Aug. 20, 1873
1850	Continental	New York	Geo. T. Hope	C. R. Platt	Macdonald & Hawes	Sept. 31, 1872	Sept. 31, 1872
1867	Danube Marine	Vienna	L. Lichtenstein	C. R. Platt	Balfour, Guthrie & Co.	March 31, 1879	March 31, 1879
1872	Ellice	Boston	G. A. Curtis	C. C. Gage	E. E. Potter	Oct. 25, 1877	Oct. 25, 1877
1872	Farragut	New York	J. M. Furman	Samuel Darbee	Chas. D. Farnsworth & Son	March 25, 1879	March 25, 1879
1820	Fire Association	Philadelphia	A. L. Snowden	J. H. Lusk	Hutchinson & Mann	Dec. 9, 1873	Dec. 9, 1873
1880	Fire Insurance Association	London	R. N. F. Kingscote	W. P. Chirchugh	Hutchinson & Mann	Sept. 10, 1880	Sept. 10, 1880
1825	Firemen's	Baltimore	J. M. Anderson	William Armstrong	E. D. Farnsworth & Son	Nov. 24, 1880	Nov. 24, 1880

TABLE No. 11—Continued.

Year of organization.	NAME.	Location.	President.	Secretary.	Agent for California.	Date of Certificate issued by Insurance Commissioner.	Commenced business in California.
1870	Tondore	Paris.	A. Fraissinet.	M. Moutier.	Hutchinson & Mann.	Nov. 20, 1880	Nov. 20, 1880
1871	German	Freeport, Ill.	A. Hettinger.	F. Gund.	Jacobs & Easton.	April 9, 1883	April 9, 1883
1872	German American.	New York.	E. Oberman.	J. A. Silvey.	Tom C. Grant.	Oct. 10, 1873	Oct. 10, 1873
1873	German Fire.	Pittsburgh.	C. Berchman.	F. L. Gross.	E. D. Farnsworth & Son.	April 8, 1879	April 8, 1879
1874	Germania.	New York.	R. Garrigue.	H. Schumann.	Cesar Bertheau.	Oct. 25, 1889	Oct. 25, 1889
1875	Grand.	Philadelphia.	A. S. Gallet.	E. F. Merrill.	Hutchinson & Mann.	Sept. 23, 1872	Sept. 23, 1872
1876	Glen's Falls.	Glen's Falls, N. Y.	R. M. Little.	J. Cunninghamham.	Jacobs & Easton.	April 8, 1876	April 8, 1876
1877	Globe Marine.	London.	B. Whitworth.	B. F. Cobb.	W. T. Coleman & Co.	Feb. 26, 1877	Feb. 26, 1877
1878	Great Western.	New York.	F. Noz.	W. T. Lockwood.	Everard Steele.	Nov. 9, 1881	Nov. 9, 1881
1879	Guardian.	London.	T. G. Talbot.	T. G. C. Browne.	W. J. Landers.	Oct. 24, 1876	Oct. 24, 1876
1880	Hamburg-Bremen.	Hamburg.	F. Goldenberg.	S. Von Dornien.	Speyer & Harold.	Sept. 26, 1868	May 4, 1862
1881	Hannover.	Hannover.	A. Bredikow.	I. Kensen Lane.	Gutfe & Frank.	Aug. 16, 1876	Aug. 16, 1876
1882	Hamburg-Magdeburg.	Hamburg.	E. S. Walcott.	C. B. Whiting.	Cesar Bertheau.	October 25, 1869	Oct. 25, 1869
1883	Hartford.	Hartford.	Geo. L. Chase.	M. T. Grossman.	A. P. Flint.	Jan. 17, 1870	Jan. 17, 1870
1884	Havre Marine.	St. Gall, Switzerland.	C. B. Jacob.	M. T. Grossman.	H. W. Syz.	Nov. 28, 1876	Nov. 28, 1876
1885	Havre Swiss Fire.	St. Gall, Switzerland.	C. B. Jacob.	M. T. Grossman.	H. W. Syz.	Dec. 6, 1876	Dec. 6, 1876
1886	Horne.	New York.	C. J. Martin.	J. H. Washburn.	A. E. Magill.	Nov. 13, 1868	May 1, 1862
1887	Imperial.	London.	Edward Huth.	E. C. Smith.	Robert Dickson.	Sept. 26, 1868	May 1, 1862
1888	Ins. Co. of North America.	Philadelphia.	H. D. Sherrard.	J. H. Hollinshead.	Jonathan Hunt, Son & Co.	Oct. 13, 1872	Oct. 13, 1872
1889	Ins. Co. of the State of Penn.	Philadelphia.	H. D. Sherrard.	W. W. Clay.	Brown, Craig & Co.	Feb. 15, 1878	Feb. 15, 1878
1890	International Marine.	Liverpool.	T. B. Royden.	George Stewart.	Donaldson & Co.	Aug. 26, 1880	Aug. 26, 1880
1891	Lancashire.	Manchester.	T. B. Royden.	John M. Dove.	Falkner Bell & Co.	July 10, 1874	July 10, 1874
1892	Lion Fire.	London.	T. B. Royden.	J. P. Lawrence.	Charles D. Haven.	April 12, 1880	April 12, 1880
1893	Liverpool and London and Globe.	Liverpool.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Aug. 28, 1872	Aug. 28, 1872
1894	London Assurance.	London.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1895	London Lancashire.	London.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1896	London and North Western.	London.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1897	London and Provincial Marine.	London.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1898	London and Provincial Marine.	London.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1899	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1900	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1901	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1902	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1903	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1904	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1905	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1906	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1907	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1908	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1909	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1910	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1911	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1912	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1913	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1914	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1915	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1916	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1917	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1918	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1919	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1920	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1921	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1922	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1923	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1924	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1925	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1926	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1927	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1928	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1929	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1930	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1931	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1932	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1933	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1934	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1935	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1936	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1937	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1938	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1939	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1940	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1941	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1942	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1943	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1944	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1945	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1946	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1947	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1948	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1949	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1950	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1951	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1952	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1953	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1954	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1955	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1956	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1957	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1958	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1959	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1960	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1961	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1962	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1963	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1964	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1965	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1966	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1967	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1968	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1969	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1970	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1971	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1972	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1973	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1974	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1975	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1976	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1977	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1978	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1979	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1980	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1981	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1982	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1983	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1984	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1985	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1986	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1987	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1988	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1989	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1990	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1991	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1992	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1993	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1994	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1995	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1996	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1997	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1998	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
1999	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879
2000	Manhattan.	New York.	T. B. Royden.	J. P. Lawrence.	Robert Dickson.	Nov. 6, 1879	Nov. 6, 1879

TABLE No. 11—Continued.

Year of organization.	NAME.	Location.	President.	Secretary.	Agent for California.	Date of Certificate issued by Insurance Commissioner.	Commenced business in California.
1845	Mutual Benefit Life.	Newark	Amzi Dodd.	E. L. Dobbins.	James Munsell, Jr.	Sept. 7, 1880.	Sept. 7, 1880
1842	Mutual Life.	New York	F. S. Winston.	I. F. Lloyd.	A. B. Forbes.	July 1, 1878.	July 1, 1878
1863	National Life.	Chicago	Van H. Higgins.	J. H. Nichie.	J. R. Garniss.	Feb. 16, 1869.	Feb. 16, 1869
1835	New England Mutual Life.	Boston	B. F. Stevens.	J. M. Gibbons.	H. K. Field.	Sept. 26, 1869.	Sept. 26, 1869
1841	New York Life.	New York	M. Franklin.	W. H. Beers.	A. G. Hawes.	Aug. 20, 1878.	Aug. 20, 1878
1867	Northwestern Mutual Life.	Milwaukee.	H. L. Palmer.	J. W. Skinner.	J. W. Howell.	May 31, 1882.	May 31, 1882
1847	Penn Mutual Life.	Philadelphia	S. C. Huey.	H. C. Brown.	H. M. Cratt.	April 30, 1883.	April 30, 1883
1863	Travelers'.	Hartford	J. G. Batterson.	Romey Dennis.	Thomas Bennett.	July 19, 1878.	July 19, 1878
1848	Union Mutual Life.	Portland, Maine	John E. De Witt.	H. D. Smith.	E. Hawkins.	Sept. 11, 1868.	Sept. 11, 1868
1843	United States Life.	New York	T. H. Brogan.	C. P. Fraleigh.	J. A. Melcher.	May 14, 1883.	May 14, 1883
1850	Washington Life.	New York	W. A. Brewster, Jr.	C. Munn.	John H. Gray.	Feb. 5, 1881.	Feb. 5, 1881
1860	Charter Oak Life.	Hartford			Frank Eno.	Oct. 30, 1878.	Oct. 30, 1878
	Phoenix Mutual Life.	Hartford			E. P. Gray.	Aug. 26, 1880.	Aug. 26, 1880
1872	Accident Ins. Co. of North America.	Montreal	Sir Alexander T. Galt.	E. Rawlings.	H. D. Irwin.	Jan. 3, 1882.	Jan. 3, 1882
1876	Fidelity and Casualty.	New York	W. M. Richards.	John M. Crane.	J. R. Garniss.	March 4, 1881.	March 4, 1881
1874	Metropolitan Plate Glass.	New York	H. Harteau.	T. S. Thorp.	E. D. Farnsworth & Son.	May 8, 1879.	May 8, 1879

ANNUAL STATEMENTS.

CALIFORNIA INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY, 1861.

C. T. HOPKINS, President.

L. L. BROMWELL, Secretary.

Joint stock capital authorized.....\$600,000 00
 Joint stock capital paid up in cash..... 600,000 00

YEAR ENDING DECEMBER 31, 1882.

ASSETS.			
Value of real estate owned by the company.....			\$137,186 55
Loans on bond and mortgage (duly recorded, and being first liens on the fee simple) upon which not more than one year's interest is due.....			28,500 00
Stocks, bonds, and other securities, owned absolutely by the company:			
	Par Value.	Market Value.	
150 United States 4 per cent bonds.....	\$150,000 00	\$180,750 00	
23 Oakland Gaslight Company bonds.....	23,000 00	23,000 00	
32 Atlantic and Pacific Railroad bonds.....	30,000 00	29,400 00	
15 Los Angeles Gaslight Company bonds.....	15,000 00	15,450 00	
65 Southern Pacific Railroad bonds.....	65,000 00	66,787 50	
5 Spring Valley Water Company bonds.....	5,000 00	5,862 50	
272 shares Bank of California stock.....	27,200 00	44,880 00	
300 shares First National Gold Bank stock.....	30,000 00	38,700 00	
200 shares Safe Deposit and Trust Company stock.....	20,000 00	10,000 00	
300 shares Spring Valley Water Company stock.....	30,000 00	32,100 00	
200 shares Grangers' Bank stock.....	20,000 00	11,200 00	
100 shares California Wine Works stock.....	7,000 00	7,400 00	
200 shares Pacific Rolling Mills Company stock.....	20,000 00	24,000 00	
200 shares Wells, Fargo & Company stock.....	20,000 00	26,200 00	
400 shares Oakland Bank of Savings stock.....	40,000 00	24,000 00	
Cash in office and in banks.....			539,730 00
Interest due and accrued on stocks, not included in "market value".....			154,431 17
Gross premiums in due course of collection.....			7,119 84
Rills receivable, not matured, taken for fire, marine, and inland risks.....			34,691 70
Miles Bros. & Co., insurance agents, London, England.....			18,736 30
			107 46
Total admitted assets.....			\$920,503 02

CALIFORNIA INSURANCE COMPANY—Continued.

LIABILITIES.

Losses adjusted and unpaid, and losses in process of adjustment	\$22,385 87
Deduct reinsurance thereon	10,800 00
Gross premiums on fire risks, running one year or less, \$194,710 33; unearned premiums, 50 per cent.	97,355 16
Gross premiums on fire risks, running more than one year, \$53,080 47; unearned premiums pro rata	35,952 93
Gross premiums on marine and inland navigation risks, \$5,496 64; unearned premiums, 100 per cent.	5,496 64
Gross premiums on marine time risks, \$48,919 00; unearned premiums, 50 per cent.	24,459 50
Commissions and brokerage, due and to become due.	
Gross liabilities except capital stock	
Surplus as regards policy holders	
Joint stock capital actually paid up in cash	
Surplus over paid up capital and all other liabilities	

INCOME.

	Fire.	Marine.
Gross premiums received in cash	\$274,537 05	\$59,973 18
Gross cash received on notes taken for premiums		43,165 80
Gross cash received for premiums	\$274,537 05	\$103,138 98
Deduct reinsurance, rebate, abatement, and return premiums	34,501 99	30,489 98
Net cash actually received for premiums	\$240,035 06	\$72,649 00
Received for interest on bonds and mortgages, and interest and dividends on bonds and stocks		
Received for rents		
Aggregate income received in cash		

EXPENDITURES.

	Fire.	Marine.
Gross amount paid for losses, including \$3,564 16 losses in previous years	\$104,345 50	\$22,821 87
Cash dividends paid stockholders		
Scrip redeemed in cash		
Commissions and brokerage		
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes		
State, national, and local taxes		
Traveling and adjusting expenses		
Postage, express, exchange, advertising, stationery, supplies, etc.		
Furniture		
Aggregate amount of expenditures in cash		

CALIFORNIA INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force on December 31 of preceding year	\$11,228,784	\$155,369 84	\$645,730	\$47,967 59
Written during the year	19,794,788	273,537 90	3,930,359	101,869 03
Total	\$31,023,572	\$428,907 74	\$4,576,089	\$149,836 62
Deduct those expired, and marked off as terminated	13,522,117	172,525 04	3,477,075	81,288 77
In force at the end of the year	\$17,501,455	\$256,382 70	\$1,099,014	\$68,547 85
Deduct amount reinsured	421,163	8,591 90	313,499	14,132 21
Net amount in force	\$17,080,292	\$247,790 80	\$785,515	\$54,415 64

COMMERCIAL INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY 26, 1872.

JOHN H. WISE, President.

CHARLES A. LATON, Secretary.

Joint stock capital authorized	\$200,000 00
Joint stock capital paid up in cash	200,000 00

YEAR ENDING DECEMBER 31, 1882.

ASSETS.

Value of real estate owned by the company		\$4,304 75
Loans on bond and mortgage (duly recorded, and being first liens on the fee simple) upon which not more than one year's interest is due		144,811 27
Loans on bond and mortgage (first liens) upon which more than one year's interest is due		2,115 20
Interest due and accrued on all said bonds and mortgages		619 44
Value of lands mortgaged	\$202,350 00	
Value of buildings mortgaged (insured for \$123,950 as collateral)	152,300 00	
Total value of said mortgaged premises	\$354,650 00	
Stocks, bonds, and other securities owned absolutely by the company:		
1,000 shares Merchant's Exchange Bank stock, in liquidation, @ 25	Par Value. \$190,000 00	Market Value. \$47,500 00
50 U. S. Consols bonds, 4 per cent, 119½	50,000 00	59,750 00
16 Shasta County bonds, 107½	16,000 00	17,200 00
150 shares Spring Valley Water Works stock, 106½	15,000 00	15,937 50
Stocks, bonds, and other securities hypothecated to the company as collateral security for cash actually loaned by the company:		140,387 50
40 shares Union Insurance Company of San Francisco	Par Value. \$4,000 00	Market Value. \$4,800 00
120 shares California Furniture Manufacturing Company	12,000 00	4,000 00
Loans on indorsed notes		8,000 00
Cash in office and banks		700 00
Interest due and accrued on stocks and bonds, not included in "market value"		35,779 54
Amount carried forward		1,013 35
		\$337,731 05

Amount brought forward.....				\$337,731 05
Interest due and accrued on collateral loans.....				22,969 54
Gross premiums in due course of collection.....				15,345 25
Bills receivable, not matured, taken for fire, marine, and inland risks.....				
Total admitted assets.....				\$376,053 08
LIABILITIES.				
Losses in process of adjustment.....				\$6,775 00
Gross premiums on fire risks running one year or less, \$100,751 40; unearned premium, 50 per cent.....			\$50,375 70	
Gross premiums on fire risks running more than one year, \$9,172 10; unearned premium, pro rata.....			6,315 69	
Gross premiums on marine and inland navigation risks, \$1,899 33; unearned premiums, 100 per cent.....			\$1,899 33	
Gross premiums on marine time risks; unearned premium, 50 per cent.....			19,276 28	
Total liabilities except capital stock.....				77,867 00
Surplus as regards policy holders.....				\$84,642 00
Joint stock capital paid up in cash.....				\$291,411 08
Surplus over paid up capital and all other liabilities.....				200,000 00
				\$91,411 08
INCOME.				
Gross cash received for premiums.....	Fire.	Marine.		
Deduct reinsurance, rebate, abatement, and return premiums.....	\$126,777 81	\$61,654 93		
	22,333 95	11,898 38		
Net cash received for premiums.....	\$104,443 86	\$49,756 55		\$154,200 41
Received for interest on bonds and mortgages.....				10,365 10
Received for interest on stocks and bonds, collateral loans, and from all other sources.....				6,230 03
Aggregate amount of income received in cash.....				\$170,795 54
EXPENDITURES.				
Gross amount paid during the year for losses.....	Fire.	Marine.		
Cash dividends paid stockholders.....	\$64,616 72	\$29,225 61		\$93,842 33
Commissions and brokerage.....				24,000 00
Salaries, fees, and all other charges of officers, clerks, agents, and all other em- ployés.....				21,698 99
Taxes, rent, advertising, printing, and incidental expenses.....				23,260 00
				16,116 15
Aggregate amount of expenditures paid in cash.....				\$178,917 39

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force on December 31 of the pre- ceding year.....	\$6,296,100 00	\$104,152 12	\$488,998 00	\$40,344 10
Written during the year.....	7,564,519 00	126,777 81	1,853,954 00	61,654 93
	\$13,860,619 00	\$230,929 93	\$2,342,952 00	\$101,999 03
Deduct those expired and marked off as terminated.....	6,982,056 00	115,167 09	1,787,107 00	60,431 25
In force at the end of the year.....	\$6,878,563 00	\$115,762 84	\$555,845 00	\$41,567 78
Deduct amount reinsured.....	249,065 00	5,839 34	21,568 00	1,115 00
Net amount in force.....	\$6,629,498 00	\$109,923 50	\$534,277 00	\$40,451 78

FIREMAN'S FUND INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY 3, 1863.

D. J. STAPLES, President.

WM. J. DUTTON, Secretary.

Joint stock capital authorized.....\$750,000 00
 Joint stock capital paid up in cash.....750,000 00

YEAR ENDING DECEMBER 31, 1882.

ASSETS.			
Real estate owned by the company.....			\$210,270 03
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....			100,550 00
Interest due on said bonds and mortgages.....			386 45
Value of lands mortgaged.....		\$187,200 00	
Value of buildings mortgaged (insured for \$72,250, as collateral).....		118,250 00	
Total value of said mortgaged premises.....			\$305,450 00
Stocks, bonds, and other securities owned absolutely by the company:			
	Par Value.	Market Value.	
United States registered 4 per cent bonds.....	\$560,000 00	\$672,000 00	
United States coupon 4 per cent bonds.....	20,000 00	24,000 00	
Oakland City 8 per cent bonds.....	25,000 00	29,250 00	
Oakland City Sewer 8 per cent bonds.....	20,000 00	21,733 33	
Oakland City Gaslight 5 per cent bonds.....	17,000 00	17,085 00	
First National Gold Bank stock, 99 shares.....	9,900 00	12,622 50	
Shipowners' and Merchants' Tugboat stock, 25 shs.....	2,500 00	750 00	
			\$777,440 83
Stocks, bonds, and other securities hypothecated to the company as collateral security for cash loaned:			
	Par Value.	Market Value.	Am't Loaned.
60 shares Safe Deposit stock.....	\$6,000 00	\$3,000 00	
10 shares Cal. Street R. R. Co. stock.....	1,000 00	1,100 00	
15 shares Presidio and Ferries R. R. Co. stock.....	1,500 00	900 00	\$2,950 00
100 shares Gold and Stock Tel. Co. stock.....	10,000 00	8,000 00	5,000 00
300 shares Spring Val. Water Co. stock.....	30,000 00	32,250 00	27,000 00
440 shares Masonic Hall stock.....	4,400 00	4,400 00	3,000 00
8 bonds Gallatin School District, Mon- tana, \$500 each.....	4,000 00	4,080 00	
10 bonds Gallatin School District, Mon- tana, \$500 each.....	1,000 00	1,020 00	4,000 00
35 shares Pacific Bank (S. F.) stock.....	3,500 00	4,200 00	
			\$41,950 00
Cash in office and in banks.....			60,535 60
Interest due and account on stocks and bonds, not included in "market value".....			7,545 90
Interest due and account on collateral loans.....			312 66
Gross premiums in due course of collection.....			77,244 58
Bills receivable (not matured), taken for fire, marine, and inland risks.....			46,021 75
Rents due and accrued.....			155 00
Expense on outstanding loss.....			12 65
Total admitted assets.....			\$1,322,425 45
LIABILITIES.			
Losses adjusted and unpaid.....		\$8,764 90	
Losses in process of adjustment.....		21,918 53	
Losses resisted.....		11,402 00	
			\$42,085 43
Amount carried forward.....			\$42,085 43

Amount brought forward.....				\$42,085 43
Gross premiums on fire risks running one year or less, \$423,433 11; unearned premium, 50 per cent.....	211,716 55			
Gross premiums on fire risks running more than one year, \$186,599 93; unearned premium, pro rata.....	91,633 42			
Gross premiums on marine and inland navigation risks, \$14,219 44; unearned premium, 100 per cent.....	14,219 44			
Gross premiums on marine time risks, \$81,745 50; unearned premium, 50 per cent.....	40,872 75			
Commissions and brokerage due and to become due.....				358,442 16
Marine bills payable, \$7,774 01; agents' balances, \$843 63.....				1,974 44
				8,617 64
Gross liabilities, except capital stock.....				\$411,119 67
Surplus, as regards policy holders.....				\$911,305 78
Joint stock capital paid up in cash.....				750,000 00
Surplus over paid up capital and all other liabilities.....				\$161,305 78
INCOME.				
	Fire.	Marine.		
Gross premiums received in cash.....	\$638,799 21	\$154,714 32		
Gross cash received on notes taken for premiums.....	200 00	78,296 40		
Gross cash received for premiums.....	\$638,999 21	\$233,010 72		
Deduct reinsurance, rebate, abatement, and return premiums.....	156,653 19	83,136 25		
Net cash actually received for premiums.....	\$482,346 02	\$149,874 47	\$632,220 49	
Received for interest on bonds and mortgages.....			8,954 33	
Received for interest and dividends on stocks and bonds, and collateral loans.....			29,869 38	
Received for rents.....			13,466 43	
Aggregate amount of income received in cash.....				\$684,500 63
EXPENDITURES.				
	Fire.	Marine.		
Gross amount paid for losses (including \$38,914 02 losses in previous years).....	\$283,768 11	\$122,385 15		
Deduct reinsurance and salvages.....	22,864 21	35,288 44		
Net amount paid during the year for losses.....	\$260,903 90	\$87,096 71	\$348,000 61	
Cash dividends paid stockholders.....			90,039 00	
Commissions and brokerage.....			73,764 69	
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			58,582 13	
State, national, and local taxes.....			10,769 29	
All other payments and expenditures.....			71,434 05	
Aggregate amount of expenditures in cash.....				\$652,589 77

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force on December 31 of the preceding year.....	\$52,948,664 00	\$606,932 47	\$1,228,190 00	\$88,344 69
Written during the year.....	51,630,942 00	653,144 39	12,180,646 00	252,096 47
Total.....	\$104,579,606 00	\$1,260,076 86	\$13,408,836 00	\$340,441 16
Expired and terminated.....	50,288,498 00	562,761 74	11,244,279 00	206,137 60
In force at the end of the year.....	54,291,108 00	\$697,315 12	\$2,164,557 00	\$134,303 56
Amount reinsured.....	4,132,049 00	87,282 08	591,314 00	38,338 63
Net amount in force.....	\$50,159,059 00	\$610,033 04	\$1,573,243 00	\$95,964 94

HOME MUTUAL INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED SEPTEMBER, 1864.

J. F. HOUGHTON, President.

CHARLES R. STORY, Secretary.

Joint stock capital authorized.....	\$300,000 00
Joint stock capital paid up in cash.....	300,000 00

YEAR ENDING DECEMBER 31, 1882.

ASSETS.			
Real estate owned by the company.....			\$71,350 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....			262,560 63
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....			6,000 00
Interest due on said bond and mortgage loans, \$1,878 95; interest accrued thereon, \$3,076 05.....			3,076 05
Value of lands mortgaged.....		\$560,200 00	
Value of buildings mortgaged (insured for \$99,675 00 as collateral).....			
Stocks, bonds, and other securities, owned absolutely by the company:			
	Par Value.	Market Value.	
50 U. S. bonds, registered, four per cent.....	\$50,000 00	\$59,500 00	
1 share South San Francisco Dock stock.....	1,000 00	400 00	
Warrant of Jefferson County, Colorado.....	15,274 49	15,274 49	
Accrued interest December 31, 1882.....	2,172 24		
	\$68,446 73	\$75,174 49	75,174 49
Stocks, bonds, and other securities, hypothecated to the company as collateral security for cash actually loaned by the company:			
	Par Value.	Market Value.	Am't Loaned.
100 shares Central Land Company stock.....	\$10,000 00	\$8,000 00	\$6,000 00
125 shares Merced Security Savings Bank stock.....	12,500 00	1,875 00	
100 shares Benicia Agricultural Works stock.....	50,000 00	50,000 00	20,000 00
100 shares San Francisco Gas Light Co.'s stock.....	10,000 00	5,600 00	4,150 00
300 shares Oakland Railroad Co.'s stock.....	30,000 00	24,000 00	15,000 00
200 shares Central Land Company stock.....	20,000 00	16,000 00	10,000 00
25 shares Merchants' Exchange Association stock.....	2,500 00	2,500 00	\$15,000 00
167 shares Germania Lead Works stock.....	16,700 00	10,000 00	
20 shares Security Savings Bank stock.....	2,000 00	3,250 00	
25 shares Presidio Railroad Co. stock.....	2,500 00	1,500 00	
200 shares Central Railroad Co. stock.....	20,000 00	11,600 00	9,233 00
252 shares Coos Bay Lumber and Stave Company stock.....	28,200 00	11,300 00	10,000 00
30 shares San José Woolen Mills stock.....	9,900 00	7,920 00	5,000 00
25 shares Commercial Bank stock.....	2,500 00	950 00	500 00
100 shares Commercial Bank stock.....	40,000 00	18,400 00	8,000 00
50 shares Central Land Company stock.....	5,000 00	4,000 00	1,250 00
	\$261,800 00	\$176,895 00	\$104,133 00
Cash in office and banks.....			134,330 85
Interest due and accrued on stocks, not included in "market value".....			2,672 24
Interest due and accrued on collateral loans, \$831 88; on deposit in Union Savings Bank, \$234 93.....			1,066 81
Premiums in due course of collection.....			51,792 56
Mechanics' Institute note.....			500 00
Cash in hands of attorney at Denver, Colorado, for the purpose of purchasing warrants.....			1,000 00
Total admitted assets.....			\$712,656 63

HOME MUTUAL INSURANCE COMPANY—Continued.

LIABILITIES.	
Losses in process of adjustment	\$4,000 00
Gross premiums on fire risks running one year or less, \$223,848 69; unearned premiums, 50 per cent.	\$111,924 34
Gross premiums on fire risks running more than one year, \$114,316 78; unearned premiums pro rata	60,974 16
Cash dividends remaining unpaid	172,898 54 2,206 00
Gross liabilities except capital stock	\$179,194 00
Surplus as regards policy holders	533,462 12
Joint stock capital actually paid up in cash	300,000 00
Surplus over paid up capital and all other liabilities	\$233,462 12
INCOME.	
Gross premiums received in cash	\$313,827 03
Deduct reinsurance, rebate, abatement, and return premiums	39,552 28
Net cash actually received for premiums	274,274 75
Received for interest on bonds and mortgages	\$274,274 75 34,853 71 3,220 00
Received for rents	
Aggregate amount of income received in cash	\$312,349 00
EXPENDITURES.	
Gross amount paid for losses (including \$5,746 35 losses in previous years)	\$103,008 64
Deduct reinsurance and salvage	1,050 40
Net amount paid for losses	\$101,958 24
Cash dividends paid stockholders	\$101,958 24 36,000 00 66,121 12
Commissions and brokerage	
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees	35,660 00
State, national, and local taxes	4,443 31
Advertising, office expenses, rent, agency expenses, etc.	34,600 00
Aggregate amount of expenditures in cash	\$278,707 00

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon
In force on December 31 of the preceding year	\$21,453,906 00	\$334,435 36
Written during the year	21,152,992 00	313,827 03
Totals	\$42,606,898 00	\$648,262 39
Deduct those expired and marked off as terminated	20,175,725 00	303,394 56
In force at the end of the year	\$22,431,173 00	\$344,868 00
Deduct amount reinsured	362,550 00	6,702 00
Net amount in force	\$22,068,623 00	\$338,166 00

OAKLAND HOME INSURANCE COMPANY.

LOCATED AT OAKLAND, CALIFORNIA—ORGANIZED JANUARY 16, 1880.

WM. P. JONES, President.

WM. F. BLOOD, Secretary.

Joint stock capital authorized	\$200,000 00
Joint stock capital paid up in cash	200,000 00

FOR THE YEAR ENDING DECEMBER 31, 1882.

ASSETS.	
Value of real estate owned by the company	\$10,203 15
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	141,996 40
Loans upon bond and mortgage (first liens) upon which more than one year's interest is due	3,000 00
Interest due on all said bonds and mortgages	2,511 21
Value of lands mortgaged	\$262,670 00
Value of buildings mortgaged	149,530 00
Total value of said mortgaged premises	\$412,200 00
Stocks, bonds, and other securities owned absolutely by the company:	
United States bonds, 5 per cent.	Par Value. Market Value. 50,000 00 \$50,000 00
Stocks hypothecated to the company as collateral security for cash actually loaned by the company:	
11 shares Union National Bank stock	Par Value. Market Value. Am't Loaned. 600 00 \$1,100 00 \$1,265 00 \$600 00
Cash in office and banks	32,643 67
Interest due and accrued on stocks not included in "market value"	368 25
Interest due and accrued on collateral loans	47 33
Premiums in due course of collection	24,203 29
Taxes due	8 60
Due for premiums advanced	426 04
Total admitted assets	\$266,009 94

LIABILITIES.	
Losses in process of adjustment	\$4,507 44
Losses resisted	950 00
Gross premiums on fire risks, running one year or less, \$76,435 36; unearned premiums, 50 per cent.	\$38,217 67
Gross premiums on fire risks, running more than one year, \$19,576 17; unearned premium pro rata	11,470 01
Cash dividends remaining unpaid	49,687 68
Premiums due other companies	344 00
Gross liabilities, except capital stock	11 70
Surplus as regards policy holders	\$55,500 82
Joint stock capital actually paid up in cash	\$210,509 12
Surplus over capital and all other liabilities	200,000 00
	\$10,509 12
INCOME.	
Gross cash received for premiums	\$123,862 04
Deduct reinsurance, rebate, abatement, and return premiums	23,515 65
Net cash actually received for premiums	\$100,346 39
Received for interest on bonds and mortgages	\$100,346 39
Received for interest and dividends on stocks and bonds	12,934 85
	2,818 24
Aggregate amount of income received in cash	\$116,099 48

OAKLAND HOME INSURANCE COMPANY—Continued.

EXPENDITURES.		
Gross amount paid for losses	\$39,719 55	
Deduct reinsurance and salvages	1,126 05	
Net amount paid for losses	\$38,593 50	\$38,593 50
Cash dividends paid stockholders		12,207 50
Commissions and brokerage		18,335 78
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes		12,383 19
State, national, and local taxes		3,640 84
Advertising, printing, rent, etc.		10,463 86
Aggregate amount of expenditures in cash		\$95,524 63

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.
In force on December 31 of the preceding year	\$4,333,694 00	\$61,312 50
Written during the year	7,979,605 00	123,862 04
Totals	\$12,313,299 00	\$185,174 54
Deduct those expired and marked off as terminated	5,685,621 00	79,115 33
In force at the end of the year	\$6,627,678 00	\$106,059 21
Deduct amount reinsured	509,279 00	10,047 68
Net amount in force	\$6,118,399 00	\$96,011 53

STATE INVESTMENT AND INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED DECEMBER 31, 1871.

A. J. BRYANT, President.

CHARLES H. CUSHING, Secretary.

Joint stock capital authorized	\$200,000 00
Joint stock capital paid up in cash	200,000 00

YEAR ENDING DECEMBER 31, 1882.

ASSETS.		
Value of real estate owned by the company		\$152,859 13
Loans on bond and mortgage upon which not more than one year's interest is due		84,160 00
Interest accrued on all said bonds and mortgages		228 11
Value of lands mortgaged	\$122,500 00	
Value of buildings mortgaged (insured for \$61,300 as collateral)	94,500 00	
Total value of said mortgaged premises	\$217,000 00	
Bonds owned absolutely by the company:		
50 United States bonds, 4 percent	Par Value. \$50,000 00	Market Value. \$60,000 00
10 Sonoma County bonds	10,000 00	10,800 00
10 City and County (Montgomery Avenue) bonds	10,000 00	4,000 00
	\$70,000 00	\$74,800 00
Amount carried forward		\$312,047 30

STATE INVESTMENT AND INSURANCE COMPANY—Continued.

Amount brought forward		\$312,047 30
Stocks hypothecated to the company as collateral security for cash actually loaned by the company:		
156 shares of California Dry Dock Company's stock	Market Value. \$8,000 00	Amount Loaned. \$4,000 00
Indorsed and commercial notes		4,000 00
Cash in office and banks		4,878 30
Interest due and accrued on stocks not included in "market value"		12,983 07
Interest due and accrued on collateral loans		1,160 00
Premiums in due course of collection		224 00
Bills receivable, not matured, taken for fire, marine, and inland risks		40,803 98
Bonds due and accrued		3,774 36
Judgment in course of collection		497 00
Lumber on hand, and sold but not paid for		3,510 00
		3,648 39
Total admitted assets		\$387,526 40
LIABILITIES.		
Losses in process of adjustment	\$4,500 00	
Losses resisted	2,940 10	
Gross premiums on fire risks running one year or less, \$175,988 53; unearned premium, 50 per cent.	\$87,994 26	\$7,440 10
Gross premiums on fire risks running more than one year, \$20,037 63; unearned premium pro rata	11,339 57	
Gross premium on marine and inland navigation risks, \$1,118 95; unearned premium, 100 per cent.	1,118 95	
Gross premium on marine time risks; unearned premiums, 50 per cent.	4,287 17	
Cash dividends remaining unpaid		104,739 95
Marine notes payable		326 00
Commissions and brokerage due and to become due		59 37
		2,251 35
Gross liabilities, except capital stock		114,816 77
Surplus as regards policy holders		\$272,709 63
Joint stock capital paid up in cash		200,000 00
Surplus over capital and all other liabilities		\$72,709 63
INCOME.		
Gross premiums received in cash	Fire. \$200,616 52	Marine. \$18,655 60
Deduct reinsurance, rebate, abatement, and return premiums	22,021 19	2,942 00
Net cash received for premiums	\$178,595 33	\$15,713 60
Received for interest on bonds and mortgages		\$194,308 93
Received for interest and dividends on stocks and bonds		5,823 23
Received for rents		2,985 35
		11,414 00
Aggregate amount of income received in cash		\$214,531 51
EXPENDITURES.		
Gross amount paid for losses (including \$10,977 84 losses in previous years)	Fire. \$90,540 68	Marine. \$17,051 07
Deduct reinsurance and salvages	2,782 05	2,000 00
Net amount paid for losses	\$87,758 63	\$15,051 07
Cash dividends paid stockholders		\$102,809 70
Commissions and brokerage		23,867 00
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes		40,879 49
State, national, and local taxes		17,947 00
Rent, printing, advertising, office and agency expenses, etc.		2,651 53
		17,215 84
Aggregate amount of expenditures in cash		\$205,370 56

STATE INVESTMENT AND INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force on December 31 of the preceding year	\$12,098,492 00	\$177,930 51	\$139,478 00	\$8,079 12
Written during the year	13,490,882 00	207,984 88	815,343 00	19,031 80
Totals	\$25,589,374 00	\$385,915 39	\$954,821 00	\$27,110 92
Deduct those expired and marked off as terminated	12,639,707 00	185,368 33	784,648 00	17,130 13
In force at the end of the year	\$12,949,667 00	\$200,547 06	\$170,173 00	\$9,980 79
Deduct amount reinsured	250,750 00	4,520 90	4,500 00	287 50
Net amount in force	\$12,698,917 00	\$196,026 16	\$165,673 00	\$9,693 29

SUN INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY 1, 1882.

C. L. TAYLOR, President.

E. E. POTTER, Secretary.

Joint stock capital authorized \$300,000 00
 Joint stock capital paid up in cash 300,000 00

YEAR ENDING DECEMBER 31, 1882.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due \$46,259 37
 Interest due and accrued on said bond and mortgage loans 375 00
 Value of lands mortgaged \$104,000 00
 Value of buildings mortgaged (insured for \$35,700 as collateral) 59,700 00
 Total value of said mortgaged premises \$163,700 00
 Bonds owned absolutely by the company:
 Par Value. Market Value.
 United States bonds, three per cent \$255,000 00 \$263,925 00
 Cash in office and banks 20,311 31
 Interest due and accrued on bonds, not included in "market value" 2,470 31
 Premiums in due course of collection 19,217 70
 Bills receivable, not matured, taken for fire, marine, and inland risks 9,785 00
 Due from other companies for reinsurance 3,491 10

Total admitted assets \$365,816 82

LIABILITIES.

Losses in process of adjustment \$2,000 00
 Gross premiums on fire risks, running one year or less, \$42,779 41;
 unearned premiums, 50 per cent \$21,389 70
 Gross premiums on fire risks, running more than one year, \$7,-
 549 00; unearned premiums pro rata 6,290 84
 Gross premiums on marine and inland navigation risks, \$1,719 58;
 unearned premiums, 100 per cent 1,719 58
 Gross premiums on marine time risks, unearned premiums, 50
 per cent 16,396 98

Amount carried forward

SUN INSURANCE COMPANY—Continued.

Amount brought forward				\$47,797 10
Commissions and brokerage, due and to become due				1,911 62
Total liabilities, except capital stock				\$49,708 72
Surplus, as regards policy holders				\$316,107 80
Joint stock capital, paid up in cash				300,000 00
Surplus over capital and all other liabilities				\$16,107 80
INCOME.				
	Fire.	Marine.		
Gross premiums received in cash	\$74,820 40	\$53,860 22		
Deduct reinsurance, rebate, abatement, and return premiums	17,760 74	7,421 84		
Net cash received for premiums	\$57,059 66	\$46,438 38		\$103,498 04
Received for interest on bonds and mortgages				375 30
Received for interest and dividends on stocks and bonds				5,014 01
Premium on bonds, and from sundry companies, etc.				3,809 56
Aggregate amount of income received in cash				\$112,696 91
EXPENDITURES.				
	Fire.	Marine.		
Gross amount paid for losses	\$13,000 59	\$12,906 54		
Deduct reinsurance and salvages	1,631 50	4,274 34		
Net amount paid for losses	\$11,369 09	\$8,632 20		\$20,001 29
Commissions and brokerage				5,090 14
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees				12,677 57
State, national, and local taxes				420 26
General expenses, supplies, rent, etc.				8,691 13
Aggregate amount of expenditures in cash				\$46,880 39

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
Written during the year	\$5,049,800 00	\$74,820 40	\$1,329,821 00	\$53,860 22
Deduct those expired and marked off as terminated	1,192,022 00	16,549 24	822,441 00	17,750 61
In force at the end of the year	\$3,857,778 00	\$58,271 16	\$507,380 00	\$36,109 61
Deduct amount reinsured	437,102 00	7,942 75	33,000 00	1,405 00
Net amount in force	\$3,420,676 00	\$50,328 41	\$474,380 00	\$34,704 61

UNION INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED APRIL 28, 1865.

GUSTAVE TOUCHARD, President.

JAMES D. BAILEY, Secretary.

Joint stock capital authorized \$750,000 00
 Joint stock capital paid up in cash 750,000 00

YEAR ENDING DECEMBER 31, 1882.

ASSETS.

Value of real estate owned by the company \$100,000 00
 Loans on bond and mortgage (first liens), upon which not more than one year's interest is due 244,725 15
 Interest due on all said bond and mortgage loans 5,047 25
 Value of lands mortgaged \$239,000 00
 Value of buildings mortgaged 261,500 00
 Total value of said mortgaged premises \$600,500 00

Bonds absolutely owned by the company:

	Par Value.	Market Value.	
Bonds of the United States, 4 per cent.	\$295,000 00	\$348,100 00	
Bonds of the United States, 3 per cent.	213,000 00	221,693 00	
Montgomery Avenue bonds, San Francisco	120,000 00	48,000 00	
Oakland City bonds, California	8,000 00	10,000 00	
Stockton City bonds, California	6,000 00	6,300 00	
Alameda Town bonds, California	10,000 00	11,000 00	
	\$652,000 00	\$645,093 00	645,093 00

Cash in office and banks 57,430 51
 Interest due and accrued on stocks, included in "market value" 3,222 50
 Premiums in due course of collection 33,843 04
 Bills receivable, not matured, taken for fire, marine, and inland risks 9,151 40

Total admitted assets \$1,098,512 85

LIABILITIES.

Losses in process of adjustment \$37,087 14
 Losses resisted 4,000 00

Gross premiums on fire risks running one year or less, \$228,868 22;
 unearned premiums, 50 per cent. \$114,434 11
 Gross premiums on fire risks running more than one year, \$60,-
 608 70; unearned premiums, pro rata 38,959 20
 Gross premiums on marine and inland navigation risks, \$12,080 35;
 unearned premiums, 100 per cent 12,080 25
 Gross premiums on marine time risks, \$29,169 60; unearned pre-
 miums, 50 per cent 14,584 80

Unused balances of notes taken in advance on marine policies, returnable on settlement 570 00
 Commissions and brokerage due and to become due 1,437 20

Total liabilities, except capital stock \$223,152 70

Surplus, as regards policy holders \$875,360 15
 Joint stock capital paid up in cash 750,000 00

Surplus over capital and all other liabilities \$125,360 15

UNION INSURANCE COMPANY—Continued.

INCOME.

	Fire.	Marine.	
Gross premiums received in cash	\$328,030 76	\$95,825 50	
Gross cash received on notes taken for premiums		26,120 35	
Gross cash received for premiums	\$328,030 76	\$121,945 85	
Deduct reinsurance, rebate, abatement, and return premiums	50,652 79	14,820 95	
Net cash received for premiums	\$277,377 97	\$107,124 90	\$384,502 87
Received for interest on bonds and mortgages			21,975 82
Received for interest and dividends on stocks and bonds			17,121 04
Received for rents			8,995 00
Aggregate amount of income received in cash			\$432,594 73

EXPENDITURES.

	Fire.	Marine.	
Gross amount paid for losses (including \$13,884 88 losses in previous year)	\$129,417 64	\$43,229 71	
Deduct reinsurance and salvages	9,760 35	6,043 53	
Net amount paid for losses	\$119,657 29	\$37,256 18	\$156,913 47
Cash dividends paid stockholders			67,635 00
Commissions and brokerage			56,498 27
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes			48,417 49
State, national, and local taxes			9,971 29
Advertising, printing, traveling expenses, and sundries			33,330 93
Aggregate amount of expenditures in cash			\$372,766 45

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force on December 31 of preceding year	\$19,049,934 00	\$225,080 83	\$784,047 00	\$31,212 40
Written during the year	28,339,402 00	328,666 11	12,219,425 00	121,834 25
Totals	47,389,336 00	553,746 94	13,003,472 00	153,046 65
Deduct those expired and marked off as terminated	22,474,437 00	246,915 08	11,924,802 00	108,881 25
In force at the end of the year	24,914,899 00	306,831 86	1,078,670 00	44,165 40
Deduct amount reinsured	1,350,252 00	17,354 94	84,246 00	2,915 55
Net amount in force	23,564,647 00	289,476 92	994,424 00	41,249 85

WESTERN FIRE AND MARINE INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED DECEMBER 4, 1878.

P. J. WHITE, President.

R. G. BRUSH, Secretary.

Joint stock capital authorized	\$200,000 00
Joint stock capital paid up in cash	200,000 00

YEAR ENDING DECEMBER 31, 1882.

ASSETS.		
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		\$177,500 00
Bonds absolutely owned by the company:		
United States bonds, 4 per cent	Par Value. Market Value.	
	\$50,000 00 \$60,000 00	60,000 00
Cash in office and banks		8,791 42
Interest due and accrued on bonds, not included in "market value"		500 00
Interest due and accrued on mortgage loans		1,071 87
Premiums in course of collection		46,574 12
Bills receivable, not matured, taken for fire, marine, and inland risks		1,994 52
Bills receivable other than those taken for premiums		15,253 88
Total admitted assets		\$311,635 82
LIABILITIES.		
Losses adjusted and unpaid		\$950 00
Gross premiums on fire risks, running one year or less, \$166,152 31; unearned premiums, 50 per cent		82,576 15
Gross premiums on fire risks, running more than one year, \$14,421 75; unearned premiums, pro rata		8,629 13
Gross liabilities, except capital stock		\$92,155 28
Surplus as regards policy holders		\$219,530 54
Joint stock capital paid up in cash		200,000 00
Surplus over capital and all other liabilities		\$19,530 54
INCOME.		
Gross cash received for premiums	\$217,298 01	
Deduct reinsurance, rebate, abatement, and return premiums	25,716 51	
Net cash received for premiums	\$191,581 50	\$191,581 50
Received for interest on bonds and mortgages		15,252 51
Aggregate amount of income received in cash		\$206,834 01
EXPENDITURES.		
Net amount paid during the year for losses	\$96,043 08	
Dividends paid stockholders	14,000 00	
Commission and brokerage	40,615 73	
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes	14,815 04	
State, national, and local taxes	2,691 53	
Adjusting, traveling expenses, fire patrol, rent, etc.	15,585 53	
Aggregate amount of expenditures in cash		\$183,750 88

WESTERN FIRE AND MARINE INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.
In force December 31 of preceding year	\$9,115,916 00	\$140,432 06
Written during the year	13,077,787 00	217,298 01
Totals	\$22,193,703 00	\$357,730 07
Deduct those expired and marked off as terminated	10,438,586 00	171,094 05
In force at the end of the year	\$11,755,117 00	\$186,636 02
Deduct amount reinsured	290,420 00	6,061 96
Net amount in force	\$11,465,075 00	\$180,574 06

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—INCORPORATED DECEMBER 28, 1867.

GEORGE A. MOORE, President.

J. N. PATTON, Secretary.

Joint stock capital paid up in cash	\$100,000 00
-------------------------------------	--------------

YEAR ENDING DECEMBER 31, 1882.

INCOME.		
Cash received for premiums, without deductions	\$261,762 19	
Notes and loans taken in part payment for premiums	23,117 69	
Premiums paid by dividends, \$23,626 31; by surrendered policies, \$5,825 95	29,552 26	
Total	\$314,332 14	
Deduct amount paid for reinsurance	855 36	
Total premium income	\$313,476 78	\$313,476 78
Cash received for interest on bonds and mortgages		52,771 68
Cash received for interest on bonds owned, and dividends on stocks		420 00
Cash received for interest on premium notes, loans, or liens		3,632 27
Cash received for interest on other debts due the company		3,742 70
Cash received for fees		171 00
Cash received for rents for use of company's property		1,262 22
Total income		\$375,476 65
DISBURSEMENTS.		
Cash paid for losses and additions	\$97,574 29	
Premium notes or loans used in payment of same	1,651 30	
Cash paid for matured endowments and additions	22,727 24	
Premium notes or loans used in payment of same	228 01	
Total	\$122,178 84	\$122,178 84
Amount carried forward		\$122,178 84

PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued.

Amount brought forward	
Cash paid to annuitants	
Cash paid for surrendered policies	
Premium notes used in purchase of same, and voided by lapse	
Cash surrendered values applied in payment of premiums	
Cash dividends paid to policy holders, \$817 39; same applied in payment of premiums, \$16,982 94	
Premium notes or loans used in payment of dividends	
Total paid policy holders	\$195,954 38
Cash paid for commissions to agents	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents	
Cash paid for medical examiners' fees	
Cash paid for salaries, and other compensation of officers and other office employees	
Cash paid for State and local taxes, \$799 84; taxes and fees in other States, \$143 97	
Cash paid for rent	
Cash advanced to officers and agents to be repaid out of future salaries or commissions	
Loss and gain	
Cash paid for advertising	
Postage, printing, legal fees, stationery, etc.	

Total disbursements

ASSETS.

Cost value of real estate, exclusive of all incumbrances	
Loans on bond and mortgage (first liens) on real estate	
Loans secured by pledge of bonds, stocks, or other marketable collaterals	
Loans made in cash to policy holders, on this company's policies assigned as collateral	
Premium notes, loans, or liens on policies in force	
Cost value of bonds and stocks owned absolutely by the company	
Cash in company's office	
Cash deposited in banks	
Bills receivable	
Agents ledger balances	
Furniture and fixtures	
Individual accounts	
Merchandise, product of vineyard	
Interest due (\$17,127 20) and accrued (\$10,357 62) on bonds and mortgages	
Interest accrued on bonds and stocks	
Interest due and accrued on collateral loans	
Interest due and accrued on premium notes or loans	
Rents due and accrued	
Market value of personal property on company's Isleton ranch	
Market value of bonds and stocks over cost	
Market value of real estate over cost	
Gross premiums due and unreported on policies in force Dec. 31, 1882	\$33,326 42
Gross deferred premiums on policies in force December 31, 1882	15,220 27

Total	\$48,546 69
Deduct loading on above gross amount	9,709 33

Net amount of uncollected and deferred premiums	\$38,837 36
Supplies, printed matter, and stationery	

Total assets, as per the books of the company

Items not admitted:	
Furniture and fixtures	\$10,578 29
Agents balances	16,000 80
Individual accounts	13,327 32
Bills receivable	11,178 91
Supplies, printed matter, and stationery	3,000 00

Total	\$54,085 32
-------	-------------

Total admitted assets

PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued.

LIABILITIES.

Net present value of all the outstanding policies in force on the thirty-first day of December, 1882, computed according to the American Experience Table of Mortality, with 4½ per cent interest	\$937,518 00
Claims for matured endowments due and not called for	2,200 00
Claims for death losses and matured endowments in process of adjustment	14,000 00
Total liabilities	\$953,718 00
Surplus as regards policy holders	119,825 00

PREMIUM NOTE ACCOUNT.

Premium notes or loans on hand December 31 of preceding year	\$54,972 92
Premium notes or loans received during the year	23,117 69
Total	\$78,090 61
Deductions during the year as follows:	
Amount of notes or loans used in payment of losses or claims	\$26 01
Amount of notes or loans used in purchase of surrendered policies, and voided by lapse	2,857 03
Amount of notes or loans used in payment of dividends to policy holders	2,781 47
Amount of notes or loans redeemed by maker in cash	18,511 75
Total reduction of premium note account	\$24,176 26
Balance of note assets at the end of the year	\$53,914 35

\$122,178 84
300 00
31,394 49
4,029 63
17,489 32
17,800 33
2,781 47
38,093 46
7,052 96
2,845 54
21,723 43
843 01
2,930 00
2,291 74
4,414 41
2,878 18
10,087 85

\$289,215 72

\$130,021 45
697,123 64
15,223 85
24,158 91
53,914 35
6,000 00
10,153 13
37,762 71
11,178 91
16,000 80
10,578 29
13,327 32
8,476 43
27,484 83
105 00
5,139 65
6,110 77
85 00
9,000 00
600 00
2,746 01

38,837 36
3,000 00

\$1,127,628 55

54,085 32

\$1,073,543 00

FIFTEENTH ANNUAL REPORT OF THE
PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued.

EXHIBIT OF POLICIES.

	Number.	Amount.	Number.	Amount.
Policies in force at the commencement of the year:				
Whole life policies.....	2,175	\$5,827,971 00		
Endowment policies.....	210	380,414 00		
All other policies.....	397	815,000 00		
Reversionary additions.....		25,773 00		
Number and amount.....			2,782	\$7,049,158 00
New policies issued during the year:				
Whole life policies.....	524	\$1,687,200 00		
Endowment policies.....	70	202,214 00		
All other policies.....	15	41,000 00		
Number and amount.....			609	1,930,414 00
Old policies revived:				
Whole life policies.....	5	\$30,000 00		
All other policies.....	1	5,000 00		
Additions by dividends.....		2,701 00		
Number and amount.....			6	37,701 00
Total number and amount.....			3,397	\$9,017,273 00
Policies terminated during the year—kinds of policies:				
Whole life policies.....	398	\$1,187,888 00		
Endowment policies.....	33	79,921 00		
All other policies.....	98	117,700 00		
Reversionary additions.....		2,300 00		
Totals.....	529	\$1,447,809 00		
Policies terminated during the year—how terminated:				
By death.....	43	\$89,580 00		
By expiry.....	39	48,563 00		
By surrender.....	34	112,698 00		
By lapse.....	296	859,358 00		
By transfer.....	32	112,610 00		
Not taken.....	85	225,000 00		
Number and amount.....			529	1,447,809 00
Policies in force at the end of the year, including additions:				
Whole life policies.....	2,306	\$6,357,283 00		
Endowment policies.....	247	502,707 00		
All other policies.....	315	683,300 00		
Reversionary additions.....		26,174 00		
Total number and amount in force.....			2,868	\$7,569,464 00
Policies reinsured.....			2	\$28,471 00

TABLE No. 12.

Summary of Assets, Liabilities, Income, Expenditures, etc., and Amount of Surplus over Capital Stock, or amount necessary to cover a deficiency in the same, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.—California Companies.

NAME.	Location.	Cash Capital paid up.	Gross Assets.	Liabilities, Capital not included.	Gross Income.	Gross Expenditures.	Losses incurred during the year.	Net Surplus over Liabilities, including Capital Stock.
California.....	San Francisco.....	\$600,000 00	\$920,503 02	\$180,053 85	\$353,888 76	\$328,677 68	\$133,796 05	\$140,449 17
Commercial.....	San Francisco.....	200,000 00	376,053 08	84,642 00	170,795 54	178,917 58	88,068 79	91,411 08
Fireman's Fund.....	San Francisco.....	750,000 00	1,322,425 45	411,119 67	684,500 63	652,389 77	351,172 02	161,305 78
Home Mutual.....	San Francisco.....	300,000 00	712,666 63	179,194 50	312,349 02	278,787 98	101,262 29	233,462 13
Oakland Home.....	Oakland.....	200,000 00	266,009 94	55,500 82	116,099 48	95,524 62	44,050 94	10,509 12
State Investment.....	San Francisco.....	200,000 00	387,526 40	114,816 77	214,531 51	205,370 56	99,271 96	72,709 63
Union.....	San Francisco.....	300,000 00	365,816 52	49,708 72	112,696 91	46,880 39	22,001 29	16,107 80
Western Fire and Marine.....	San Francisco.....	750,000 00	1,098,512 85	223,152 70	432,594 73	372,766 45	176,036 01	125,360 15
Totals.....		\$3,500,000 00	\$6,761,189 71	\$1,390,344 31	\$2,604,290 59	\$2,343,265 88	\$1,112,027 43	\$870,845 40

TABLE No. 13.

Showing the various items composing the Gross Assets of the Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—California Companies.

NAME.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Loaned on Stocks and other securities as collateral.	Cash in office and bank.
California.....	San Francisco.....	\$137,186 55	\$28,500 00	\$539,730 00	-----	\$154,431 17
Commercial.....	San Francisco.....	4,304 75	148,926 47	140,387 50	\$8,000 00	35,779 54
Fireman's Fund.....	San Francisco.....	210,270 03	100,550 00	777,440 83	-----	60,535 60
Home Mutual.....	San Francisco.....	71,350 00	283,560 63	75,174 49	104,133 00	133,330 85
Oakland Home.....	Oakland.....	10,205 15	144,996 40	50,000 00	600 00	32,643 67
State Investment.....	San Francisco.....	152,859 13	84,160 00	74,860 00	4,000 00	12,883 07
Sun.....	San Francisco.....	-----	46,250 00	263,925 00	-----	20,311 91
Union.....	San Francisco.....	100,000 00	244,725 15	645,093 00	-----	57,430 51
Western Fire and Marine.....	San Francisco.....	-----	177,500 00	60,000 00	-----	8,791 42
Totals.....	-----	\$686,175 61	\$1,242,168 65	\$2,626,550 82	\$158,683 00	\$516,237 74
NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable, not matured, taken for Marine and Inland Risks.	All other Assets.	Total Assets.
California.....	San Francisco.....	\$7,119 84	\$34,691 70	\$18,736 30	\$107 46	\$920,593 02
Commercial.....	San Francisco.....	1,640 03	22,969 54	15,345 25	700 00	376,053 08
Fireman's Fund.....	San Francisco.....	8,245 01	77,244 58	46,021 75	187 65	1,322,425 45
Home Mutual.....	San Francisco.....	6,815 10	51,792 56	-----	1,500 00	712,656 63
Oakland Home.....	Oakland.....	2,326 79	24,203 29	-----	434 64	266,909 94
State Investment.....	San Francisco.....	1,612 17	40,803 98	3,774 36	12,533 69	387,526 40
Sun.....	San Francisco.....	2,845 66	19,217 70	9,785 09	3,481 16	366,816 52
Union.....	San Francisco.....	8,269 75	33,843 04	9,151 40	-----	1,098,512 85
Western Fire and Marine.....	San Francisco.....	1,571 87	46,574 12	1,994 52	15,263 89	311,685 82
Totals.....	-----	\$41,046 22	\$351,340 51	\$104,808 67	\$34,178 49	\$5,761,189 71

TABLE No. 14.

Showing the various items composing the Liabilities, except Capital Stock, of the Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—California Companies.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends remaining unpaid.	Fire Reinsurance, at fifty per cent.
California.....	San Francisco.....	-----	\$11,585 87	-----	-----	\$133,308 09
Commercial.....	San Francisco.....	-----	6,775 00	-----	-----	56,981 39
Fireman's Fund.....	San Francisco.....	\$8,764 90	21,918 53	\$11,402 00	-----	303,349 97
Home Mutual.....	San Francisco.....	-----	4,000 00	-----	\$2,296 00	172,898 50
Oakland Home.....	Oakland.....	-----	4,507 44	950 00	344 00	49,687 68
State Investment.....	San Francisco.....	-----	4,500 00	2,940 10	326 00	99,333 83
Sun.....	San Francisco.....	-----	2,000 00	-----	-----	27,680 54
Union.....	San Francisco.....	-----	37,987 14	4,000 00	-----	153,393 31
Western Fire and Marine.....	San Francisco.....	950 00	-----	-----	-----	91,205 28
Totals.....	-----	\$9,714 90	\$92,373 98	\$19,292 10	\$2,966 00	\$1,087,548 59
NAME.	Location.	Marine and Inland Premiums at one hundred per cent.	Marine Time Premiums at fifty per cent.	All other Claims.	Total Liabilities, Capital not included.	Net Surplus.
California.....	San Francisco.....	\$5,496 64	\$24,459 50	\$5,203 75	\$180,053 85	\$140,449 17
Commercial.....	San Francisco.....	1,899 33	19,276 28	-----	84,642 00	91,411 08
Fireman's Fund.....	San Francisco.....	14,219 44	40,872 75	10,592 08	411,119 67	161,305 78
Home Mutual.....	San Francisco.....	-----	-----	-----	179,194 50	233,462 13
Oakland Home.....	Oakland.....	-----	-----	11 70	55,500 82	10,509 12
State Investment.....	San Francisco.....	1,118 95	4,287 17	2,310 72	114,818 77	72,709 63
Sun.....	San Francisco.....	1,719 58	16,396 98	1,911 62	49,708 72	16,107 80
Union.....	San Francisco.....	12,080 25	14,584 80	2,007 20	223,152 70	126,360 15
Western Fire and Marine.....	San Francisco.....	-----	-----	-----	92,155 23	19,530 54
Totals.....	-----	\$36,534 19	\$119,877 48	\$22,037 07	\$1,390,344 31	\$370,845 40

TABLE NO. 15.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—
California Companies.

NAME.	Location.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Dividends from other sources.	Rents.	From all other sources.	Total Income.
California Commercial	San Francisco	\$240,035 06	\$72,649 00		\$33,764 70	\$7,440 00		\$353,888 76
Fireman's Fund	San Francisco	104,443 86	49,756 55	\$10,365 10	6,230 03			170,785 54
Home Mutual	San Francisco	482,346 02	149,874 47	8,954 33	29,869 38	13,456 43		684,500 63
Oakland Home	Oakland	274,274 75		34,553 77		3,220 50		312,349 02
State Investment	San Francisco	100,346 39		12,934 85	2,818 24			116,089 48
Sun	San Francisco	178,593 33	15,713 60	5,823 23	2,965 35	11,414 00		214,691 51
Union	San Francisco	57,059 66	46,438 38	375 30	5,014 01		\$3,809 55	112,696 91
Western Fire and Marine	San Francisco	277,377 97	107,124 90	21,975 82	17,121 04	8,995 00		432,594 73
Totals		191,581 50		15,252 51				206,534 01
		\$1,908,060 54	\$441,556 90	\$110,534 91	\$97,802 75	\$44,525 93	\$3,809 55	\$2,504,290 59

TABLE NO. 16.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—California Companies.

NAME.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commissions.	Office Salaries.	State, National, and Local Taxes.	All other Expenditures.	Total Expenditures.
California Commercial	San Francisco	\$104,345 50	\$22,821 87	\$72,000 00	\$42,696 04	\$34,634 60	\$6,030 68	\$46,148 99	\$328,677 68
Fireman's Fund	San Francisco	64,616 72	29,225 61	24,000 00	21,698 90	23,260 20		16,116 15	178,917 58
Home Mutual	San Francisco	260,903 90	87,096 71	90,039 00	73,764 69	58,582 13	10,769 29	71,434 05	652,589 77
Oakland Home	Oakland	101,958 24		36,000 00	66,131 13	35,660 00	4,448 30	34,600 31	278,787 98
State Investment	San Francisco	38,593 50		12,267 50	18,335 73	12,283 19	3,640 81	10,463 89	95,524 62
Sun	San Francisco	87,758 63	15,051 07	23,867 00	40,879 49	17,947 00	2,651 53	17,215 84	205,370 56
Union	San Francisco	11,369 09	8,632 20		5,090 14	12,677 57	420 26	8,691 13	46,880 39
Western Fire and Marine	San Francisco	119,657 29	37,256 18	67,635 00	56,498 27	43,417 49	9,971 29	33,330 93	372,766 45
Totals		96,043 08		14,000 00	40,615 72	14,815 00	2,691 52	15,585 53	183,750 85
		\$885,245 95	\$200,083 64	\$339,748 50	\$365,700 11	\$268,277 18	\$40,623 68	\$253,586 32	\$2,343,265 88

TABLE No. 17.

Showing amount of Risks Written, Premiums received, and Amount of Risks in force, on the thirty-first day of December, 1882, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California—California Companies.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.				Total Premiums.
		Fire.	Premiums.	Marine and Inland.	Premiums.	
California.....	San Francisco.....	\$19,794,788 00	\$273,537 90	\$3,930,359 00	\$101,869 03	\$375,406 93
Commercial.....	San Francisco.....	7,564,519 00	126,777 81	1,853,954 00	61,654 93	188,432 74
Fireman's Fund.....	San Francisco.....	51,630,943 00	633,744 39	12,180,946 00	252,096 47	905,240 86
Home Mutual.....	San Francisco.....	21,152,992 00	313,827 03			313,827 03
Oakland Home.....	Oakland.....	7,979,605 00	123,862 04			123,862 04
State Investment.....	San Francisco.....	13,490,882 00	207,984 88	815,343 00	19,031 80	227,016 68
Sun.....	San Francisco.....	5,049,800 00	74,820 40	1,329,821 00	53,860 22	128,680 62
Union.....	San Francisco.....	28,339,402 00	328,666 11	12,219,425 00	121,834 25	450,500 31
Western Fire and Marine.....	San Francisco.....	13,077,787 00	217,298 01			217,298 01
Totals.....		\$168,080,718 00	\$2,319,918 57	\$32,329,548 00	\$610,346 70	\$2,930,265 27

NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1882.				Total Premiums.
		Fire.	Premiums.	Marine and Inland.	Premiums.	
California.....	San Francisco.....	\$17,080,292 00	\$247,790 80	\$785,515 00	\$54,415 64	\$302,206 44
Commercial.....	San Francisco.....	6,629,498 00	109,923 50	534,277 00	40,451 90	150,375 40
Fireman's Fund.....	San Francisco.....	50,159,059 00	610,033 04	1,575,243 00	95,964 94	705,997 98
Home Mutual.....	San Francisco.....	22,068,623 00	338,165 47			338,165 47
Oakland Home.....	Oakland.....	6,118,400 00	96,011 53			96,011 53
State Investment.....	San Francisco.....	12,698,917 00	196,026 16	165,973 00	9,693 29	205,719 45
Sun.....	San Francisco.....	3,420,676 00	50,328 41	474,380 00	34,704 61	85,033 02
Union.....	San Francisco.....	23,564,647 00	289,476 92	994,424 00	41,249 85	330,726 77
Western Fire and Marine.....	San Francisco.....	11,465,075 00	180,574 06			180,574 06
Totals.....		\$158,206,187 00	\$2,118,329 89	\$4,627,512 00	\$276,486 23	\$2,394,816 12

TABLE No. 18.

Summary of Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—Companies of other States.

NAME.	Location.	Cash Capital paid up.	Assets.	Liabilities, Capital not included.
Etna.....	Hartford.....	\$4,000,000 00	\$9,054,610 58	\$1,861,428 46
Agricultural.....	Watertown, N. Y.....	300,000 00	1,521,638 83	971,475 02
Allemania.....	Pittsburgh.....	200,000 00	319,706 06	76,640 10
Amazon.....	Cincinnati.....	300,000 00	574,705 32	113,864 68
American Central.....	St. Louis.....	600,000 00	1,188,363 73	354,529 16
American Fire.....	Philadelphia.....	400,000 00	1,712,532 14	684,998 15
Buffalo German.....	Buffalo.....	200,000 00	936,940 54	242,735 69
Citizens'.....	St. Louis.....	200,000 00	400,538 75	43,506 00
Commercial Fire.....	New York.....	200,000 00	506,621 91	246,242 27
Connecticut.....	Hartford.....	1,000,000 00	1,782,626 50	489,309 57
Continental.....	New York.....	1,000,000 00	4,450,534 50	1,892,668 81
Eliot.....	Boston.....	200,000 00	412,439 54	98,320 75
Farragut.....	New York.....	200,000 00	417,218 31	107,016 70
Fire Association of Philadelphia.....	Philadelphia.....	500,000 00	4,339,231 13	2,917,194 29
Firemen's.....	Baltimore.....	378,000 00	500,279 12	67,580 13
German American.....	New York.....	1,000,000 00	3,702,026 22	1,184,696 55
German Fire.....	Pittsburgh.....	200,000 00	413,493 28	109,911 61
Germania.....	New York.....	1,000,000 00	2,566,637 51	824,044 54
Guard.....	Philadelphia.....	300,000 00	1,208,644 88	373,897 40
Glen's Falls.....	Glen's Falls, N. Y.....	200,000 00	1,208,730 28	377,844 03
Hanover.....	New York.....	1,000,000 00	2,559,299 16	843,644 27
Hartford.....	Hartford.....	1,250,000 00	4,337,280 56	1,729,039 79
Home.....	New York.....	3,000,000 00	7,208,489 07	2,434,428 01
Insurance Company of North America.....	Philadelphia.....	3,000,000 00	8,881,053 06	2,630,274 45
Insurance Company of the State of Pennsylvania.....	Philadelphia.....	200,000 00	718,208 71	274,381 24
Lorillard.....	New York.....	300,000 00	397,093 92	82,371 14
Manufacturers' Fire and Marine.....	Boston.....	500,000 00	972,917 36	403,645 35
Mechanics' Fire.....	Brooklyn.....	250,000 00	497,437 43	92,813 96
Mechanics'.....	Newark.....	400,000 00	1,164,171 92	339,514 39
National Fire.....	New York.....	200,000 00	387,181 73	119,713 06
New Hampshire Fire.....	Manchester, N. H.....	300,000 00	915,132 37	210,724 41
New Orleans Insurance Association.....	New Orleans.....	300,000 00	511,201 78	173,519 87
Niagara.....	New York.....	500,000 00	1,780,490 35	768,631 83

TABLE No. 18—Continued.

NAME.	Location.	Cash Capital paid up.	Assets.	Liabilities, Capital not included.
Northwestern National	Milwaukee	\$600,000 00	\$1,127,311 85	\$275,677 30
Orient	Hartford	1,000,000 00	1,395,404 18	275,227 45
Pacific Fire	New York	200,000 00	720,898 47	146,995 12
Pennsylvania	Pittsburgh	200,000 00	299,238 42	46,216 84
Pennsylvania Fire	Philadelphia	400,000 00	2,301,945 58	939,319 39
Phenix of Brooklyn	New York	1,000,000 00	3,295,326 60	1,650,852 00
Phenix	Hartford	2,000,000 00	4,446,208 31	1,319,064 87
Prescott	Boston	200,000 00	382,029 41	151,708 49
Providence-Washington	Providence, R. I.	400,000 00	1,007,364 21	432,579 96
St. Paul	St. Paul, Minn.	500,000 00	1,048,673 06	331,935 41
Security	New Haven	200,000 00	351,195 81	110,823 73
Shoe and Leather	Boston	600,000 00	976,373 01	331,388 67
Springfield Fire	Springfield, Mass.	1,000,000 00	2,395,288 27	1,016,422 52
Star Fire	New York	500,000 00	759,140 73	246,642 02
Teutonia	New Orleans	250,000 00	405,179 75	75,544 75
Traders	Chicago	500,000 00	1,057,217 33	217,520 89
Union	Philadelphia	500,000 00	884,298 53	353,161 68
United States Fire	New York	250,000 00	530,232 22	48,829 99
Washington Fire and Marine	Boston	400,000 00	918,031 43	210,664 50
Williamsburg City Fire	Brooklyn	250,000 00	1,068,647 53	395,044 17
Totals		\$34,728,000 00	\$92,916,531 25	\$31,719,225 43

TABLE No. 18—Continued.

NAME.	Location.	Income.	Expenditures.	Losses incurred during the year.	Net Surplus.
Etna	Hartford	\$2,743,506 85	\$2,694,773 61	\$1,295,872 57	\$3,193,182 12
Agricultural	Watertown, N. Y.	729,178 30	571,361 41	227,252 73	250,153 81
Allemania	Pittsburgh	151,894 84	145,683 07	77,993 11	43,065 96
Amazon	Cincinnati	185,478 78	166,176 29	79,267 59	160,840 64
American Central	St. Louis	550,912 79	500,150 11	263,547 13	233,834 57
American Fire	Philadelphia	642,767 18	579,932 92	352,676 62	627,533 95
Buffalo German	Buffalo	380,880 42	343,060 37	171,432 69	494,204 85
Citizens	St. Louis	89,701 05	72,594 48	33,045 50	157,032 75
Commercial Fire	New York	392,049 81	409,244 42	258,331 64	60,379 64
Connecticut	Hartford	785,233 35	770,927 92	462,405 55	292,316 93
Continental	New York	2,375,239 89	2,157,731 25	1,156,396 63	1,557,865 69
Eliot	Boston	149,817 62	168,291 61	80,839 04	114,138 79
Farragut	New York	175,389 91	185,111 00	84,032 72	110,201 61
Fire Association of Philadelphia	Philadelphia	1,709,192 15	1,780,061 17	1,141,338 33	922,036 84
Firemen's	Baltimore	127,649 92	131,931 39	54,239 48	54,698 99
German American	New York	1,622,515 32	1,392,913 20	795,518 59	630,886 25
German Fire	Pittsburgh	178,078 41	155,307 28	637,759 13	715,654 89
Germania	New York	1,248,233 09	1,128,751 23	730,472 52	1,358,240 77
Girard	Philadelphia	373,600 04	366,349 18	1,255,529 41	1,774,061 06
Glen's Falls	Glen's Falls, N. Y.	455,049 95	359,673 71	2,660,000 00	3,250,778 61
Hanover	New York	1,190,373 79	1,194,033 86	199,961 00	243,827 47
Hartford	Hartford	2,237,508 16	2,028,353 04	84,116 53	14,722 78
Home	New York	3,086,817 22	2,911,229 77	616,425 49	65,272 01
Insurance Company of North America	Philadelphia	3,890,015 58	3,832,837 05	83,360 50	154,623 47
Insurance Company of the State of Pennsylvania	Philadelphia	296,135 98	289,770 79	271,312 48	424,657 53
Lorillard	New York	132,948 79	163,618 38	177,924 55	67,468 67
Manufacturers' Fire and Marine	Boston	766,787 39	868,454 99	209,403 85	204,407 96
Mechanics' Fire	Brooklyn	194,915 22	186,699 93	287,774 92	37,681 91
Merchants'	Newark	517,536 74	453,345 03	656,260 53	511,858 52
National Fire	New York	240,748 16	302,863 10	177,743 40	251,634 55
New Hampshire Fire	Manchester, N. H.	384,194 24	336,148 63	283,660 75	120,176 73
New Orleans Insurance Association	New Orleans	441,684 57	430,423 18	129,142 97	370,903 35
Niagara	New York	1,048,582 31	1,011,522 32	19,262 24	53,021 58
Northwestern National	Milwaukee	471,908 24	382,054 85		
Orient	Hartford	471,438 53	503,233 58		
Pacific Fire	New York	235,959 12	235,449 81		
Pennsylvania	Pittsburgh	65,342 95	50,188 99		

TABLE No. 18—Continued.

NAME.	Location.	Income.	Expenditures.	Losses incurred during the year.	Net Surplus.
Pennsylvania Fire	Philadelphia	\$825,930 05	\$740,197 24	\$463,494 78	\$862,626 19
Phoenix of Brooklyn	New York	2,607,139 22	2,188,703 59	1,255,187 59	644,474 60
Phoenix	Hartford	2,031,103 66	1,966,482 07	1,145,560 18	1,127,143 44
Prescott	Boston	172,846 35	225,878 81	149,779 73	30,320 92
Providence-Washington	Providence, R. I.	866,801 52	817,278 02	571,700 36	174,784 25
St. Paul	St. Paul, Minn.	568,817 19	495,649 38	295,586 27	216,737 65
Security	New Haven	273,301 10	251,103 41	181,132 36	40,372 68
Shoe and Leather	Boston	628,710 31	643,113 66	440,030 11	44,984 34
Star Fire	Springfield, Mass.	1,361,427 37	1,217,128 87	787,724 19	378,865 75
Teutonia	New York	392,414 16	497,379 27	288,480 36	12,498 71
Traders' Union	New Orleans	171,980 04	137,291 20	91,130 00	79,635 00
United States Fire	Chicago	365,614 33	383,742 69	201,590 45	339,696 44
Washington Fire and Marine	Philadelphia	726,251 52	731,321 68	568,785 58	31,136 85
Williamsburg City Fire	New York	108,211 38	90,289 66	32,699 19	231,422 23
	Boston	364,557 54	343,895 60	207,661 59	307,366 93
	Brooklyn	558,639 94	585,587 63	309,746 05	423,603 36
Totals		\$42,761,010 32	\$40,575,293 75	\$24,021,316 29	\$25,342,162 38

TABLE No. 19.

Showing the various items composing the Assets of the Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.—Companies of other States.

NAME.	Location.	Real Estate.	Loans on Bonds and Mortgage.	United States and other stocks and bonds owned by the company.	Amount loaned on stocks and other securities as collateral.	Cash in office and banks.
Zena	Hartford	\$358,000 00	\$46,727 00	\$7,349,916 72	\$24,890 00	\$940,730 25
Agricultural	Watertown, New York	169,896 36	736,662 33	360,442 50	19,123 85	102,653 40
Allemania	Pittsburgh	115,850 00	60,830 50	69,192 00	10,000 00	32,656 07
Amazon	Cincinnati	252,370 00	64,676 97	175,534 00	8,600 00	8,907 88
American Central	St. Louis			850,109 00	195,000 00	68,337 46
American Fire	Philadelphia	141,100 00	281,889 50	1,016,055 25	201,250 00	17,970 63
Buffalo German	Buffalo	275,000 00	51,883 87	441,371 70	32,220 34	80,286 99
Citizens	St. Louis	18,000 00	25,000 00	265,340 00	12,000 00	79,511 20
Commercial Fire	New York		39,700 00	369,540 00		28,943 21
Connecticut	Hartford			2,396,105 00		224,866 89
Continental	New York	20,000 00	274,250 00	1,072,109 00	100,390 00	259,030 20
Farragut	Boston	6,000 00	69,560 00	372,084 75	1,560 00	45,850 80
Fire Association of Philadelphia	Philadelphia	90,300 00	21,500 00	341,912 50	15,600 00	19,573 83
Firemen's	Baltimore	70,000 00	881,317 61	2,365,877 50	87,650 00	146,987 38
German American	New York			406,342 93		10,951 78
German Fire	Pittsburgh	17,151 97	205,991 00	3,444,577 50		155,733 13
Germania	New York	401,379 67	217,400 00	1,657,637 50		27,070 90
Girard	Philadelphia	333,800 00	431,183 32	309,937 50	15,550 00	145,213 04
Glen's Falls	Glen's Falls, New York	13,400 00	264,686 75	601,550 00	13,450 00	58,352 05
Hanover	New York		200,756 00	2,154,357 50	225,000 00	78,759 92
Hartford	Hartford	654,675 60	963,666 67	1,777,355 55	1,500 00	82,292 61
Home	New York	43,784 27	1,172,737 44	5,176,537 50	432,662 50	168,750 61
Insurance Company of North America	Philadelphia	357,683 85	1,715,766 67	4,475,492 05	491,375 00	178,463 32
Insurance Company of the State of Pennsylvania	Philadelphia	68,800 00	112,850 00	240,811 50	1,045,742 07	549,091 31
Lorillard	New York			325,588 00	230,000 00	13,915 26
Manufacturers' Fire and Marine	Boston	80,000 00	46,600 00	485,883 50	4,000 00	44,338 97
Mechanics' Fire	Brooklyn		188,000 00	227,243 75	104,290 00	118,104 54
Merchants'	Newark	163,362 05	351,964 96	398,352 00	25,450 00	34,045 92
National Fire	New York	9,995 76	82,738 98	264,567 50	147,525 00	46,871 01
New Hampshire Fire	Manchester, New Hampshire		76,446 86	657,605 00		10,481 67
New Orleans Insurance Association	New Orleans	5,500 00	60,801 72	268,950 00	76,362 50	75,194 05
						69,775 79

TABLE No. 19—Continued.

NAME.	Location.	Real Estate.	Loans on Bonds and Mortgage.	United States and other stocks and bonds owned by the company.	Amount loaned on stocks and bonds owned by the company.	Cash in office and banks.
Niagara	New York	\$22,000 00	\$105,700 00	\$1,410,735 00	\$9,500 00	\$42,587 88
Northwestern National	Milwaukee	-----	141,000 00	659,248 00	-----	291,784 38
Orient	Hartford	-----	222,870 70	896,039 00	109,270 00	80,466 15
Pacific Fire	New York	29,494 69	69,300 00	521,668 25	8,700 00	33,989 91
Pennsylvania	Pittsburgh	66,000 00	117,145 16	82,280 30	-----	22,115 47
Pennsylvania Fire	Philadelphia	115,000 00	202,570 00	1,744,871 58	161,300 00	18,439 37
Phoenix of Brooklyn	New York	384,750 00	298,000 00	1,636,089 50	303,830 00	256,624 24
Phenix	Hartford	178,255 31	161,380 00	3,025,139 93	422,672 28	435,051 47
Prescott	Boston	18,000 00	-----	337,575 50	-----	7,347 71
Providence-Washington	Providence, Rhode Island	-----	-----	776,138 00	-----	41,780 21
St. Paul	St. Paul, Minnesota	106,564 56	103,716 48	465,578 53	256,246 44	60,028 34
Security	New Haven	-----	52,900 00	202,192 00	22,000 00	49,936 94
Shoe and Leather	Boston	-----	30,000 00	692,341 75	-----	115,966 25
Springfield Fire	Springfield, Massachusetts	110,275 00	336,216 67	1,534,020 00	67,375 00	140,089 46
Star Fire	New York	20,000 00	123,275 00	436,206 25	7,500 00	31,964 51
Teutonia	New Orleans	32,750 00	-----	136,955 00	94,919 13	50,698 21
Traders'	Chicago	137,195 98	36,980 95	835,127 50	-----	36,311 62
Union	Philadelphia	186,000 00	34,000 00	436,843 80	48,446 13	21,003 13
United States Fire	New York	-----	159,700 00	354,245 00	-----	3,191 78
Washington Fire and Marine	Boston	-----	84,000 00	626,789 00	40,000 00	106,477 59
Williamsburg City Fire	Brooklyn	276,187 84	127,750 00	534,600 96	23,470 00	22,974 88
Totals	-----	\$6,112,522 93	\$11,431,752 11	\$58,278,725 17	\$5,632,840 24	\$5,791,900 57

TABLE No. 19—Continued.

NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable not matured, taken for Marine and Inland risks.	All other Assets.	Total Assets.
Ætna	Hartford	\$1,376 37	\$335,970 24	\$16,039 20	-----	\$9,054,610 58
Agricultural	Watertown, New York	25,338 31	91,997 88	2,642 53	\$375 00	1,521,628 83
Allemanua	Pittsburgh	2,609 09	24,545 87	4,005 82	1,380 00	319,706 06
Amazon	Cincinnati	5,460 75	23,161 19	-----	1,988 71	574,705 32
American Central	St. Louis	2,640 00	73,277 27	-----	-----	1,186,363 73
American Fire	Philadelphia	7,285 48	36,597 95	-----	10,353 33	1,712,532 14
Buffalo German	Buffalo	119 25	32,275 67	3,490 22	312 50	936,940 54
Citizens'	St. Louis	440 00	10,247 55	-----	-----	400,538 75
Commercial Fire	New York	13,176 16	55,262 54	-----	-----	506,621 91
Connecticut	Hartford	50,854 63	55,947 30	-----	-----	1,781,626 50
Continental	New York	6,109 55	212,192 98	-----	7,500 00	4,450,534 50
Eliot	Boston	327 33	17,414 44	-----	-----	412,459 54
Farragut	New York	53,477 91	12,169 98	-----	134 87	417,218 31
Fire Association of Philadelphia	Philadelphia	6,914 48	112,870 73	-----	750 00	4,339,231 13
Fremont's	Baltimore	2,000 00	5,519 93	-----	550 00	509,279 12
German American	New York	4,150 00	99,715 59	-----	-----	3,702,026 22
German Fire	Pittsburgh	6,599 57	25,798 62	-----	388 00	413,493 28
Germania	New York	9,376 55	45,066 42	-----	118,980 19	2,566,657 51
Glard	Philadelphia	3,407 65	21,925 96	-----	7,479 04	1,208,644 88
Glen's Falls	Glen's Falls, New York	10,752 08	5,663 91	-----	103,943 06	1,208,730 28
Hanover	New York	25,921 41	295,624 99	-----	18,623 23	2,559,299 16
Hartford	Hartford	42,895 10	92,244 42	-----	10,892 02	4,337,280 56
Home	New York	26,744 15	534,339 20	175,193 75	-----	7,208,489 07
Insurance Company of North America	Philadelphia	6,270 50	32,665 21	10,901 76	1,994 48	8,581,053 06
Insurance Company of the State of Penn.	Philadelphia	2,456 42	20,710 53	-----	-----	718,208 71
Lorillard	New York	6,140 31	100,271 91	28,530 38	3,096 72	972,917 36
Manufacturers' Fire and Marine	Boston	3,008 03	19,689 73	-----	1,738 57	497,437 43
Mechanics' Fire	Brooklyn	16,792 51	36,555 22	410 59	-----	1,164,171 92
Merchants'	Newark	3,694 88	15,802 94	-----	-----	387,181 73
National Fire	New York	7,984 00	21,039 96	-----	-----	915,132 37
New Hampshire Fire	Manchester, N. H.	-----	41,876 56	-----	64,497 71	511,201 78
New Orleans Insurance Association	New Orleans	17,265 42	170,824 07	-----	1,897 88	1,780,490 35
Niagara	New York	2,781 86	28,072 98	95 00	4,329 63	1,127,311 85
Northwestern National	Milwaukee	15,123 92	42,140 72	-----	-----	1,395,404 18
Orient	Hartford	1,228 25	15,555 72	-----	458 34	720,898 47
Pacific Fire	New York	-----	-----	-----	-----	-----

TABLE No. 19—Continued.

NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable not matured, taken for Marine and Inland risks.	All other Assets.	Total Assets.
Pennsylvania.....	Pittsburgh.	\$3,466 54	\$7,474 95	\$550 00	\$196 00	\$299,238 42
Pennsylvania Fire.....	Philadelphia.....	4,444 64	55,269 99			2,301,945 58
Phoenix of Brooklyn.....	New York.....	9,454 53	396,662 06	4,815 06	5,101 21	3,295,326 60
Phoenix.....	Hartford.....	11,378 87	211,305 11		1,025 34	4,446,208 31
Providence-Washington.....	Boston.....	2,070 83	17,035 37			382,029 41
St. Paul.....	Providence, R. I.....	2,149 17	73,414 92		1,105 92	1,007,364 21
Security.....	St. Paul, Minnesota.....	19,803 72	31,141 12	5,237 14	356 73	1,048,673 06
Shoe and Leather.....	New Haven.....	299 46	20,697 47	3,169 94		351,195 81
Springfield Fire.....	Boston.....	4,262 13	60,474 91	75,315 82	12 15	976,373 01
Star Fire.....	Springfield, Mass.....	30,030 54	175,202 10		979 50	2,395,288 27
Teutonia.....	New York.....	3,120 89	83,407 07		59,667 01	759,140 73
Traders'.....	New Orleans.....	6,382 67	37,478 79			405,179 75
Union.....	Chicago.....	4,801 66	21,647 64		22,032 93	1,057,217 33
United States Fire.....	Philadelphia.....	3,184 99	76,673 83	77,088 53	1,058 12	884,298 53
Washington Fire and Marine.....	New York.....	4,138 44	6,976 41	2,000 59		530,252 22
Williamsburg City Fire.....	Boston.....	4,061 51	20,722 54	35,980 79		918,031 43
	Brooklyn.....	9,117 11	71,527 89		3,018 85	1,068,647 53
Totals.....		\$513,289 62	\$3,132,545 89	\$566,677 78	\$456,216 94	\$92,916,531 25

TABLE No. 20.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—Companies of other States.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.
Etna.....	Hartford.....	\$55,077 10	\$148,233 27	\$20,661 52	
Agricultural.....	Watertown, New York.....	11,204 02	8,650 00	10,150 00	
Allemania.....	Pittsburgh.....	6,462 00		1,800 00	
Amazon.....	Cincinnati.....	5,071 94	6,200 00		\$5 40
American Central.....	St. Louis.....	21,275 55	18,485 54	8,265 00	185 00
American Fire.....	Philadelphia.....	19,006 47	33,792 00	8,000 00	735 00
Buffalo German.....	Buffalo.....	4,379 98	11,355 00	700 00	
Citizens'.....	St. Louis.....	3,381 00	5,164 00	1,750 00	
Commercial Fire.....	New York.....	17,270 00	19,475 00	2,500 00	345 00
Connecticut.....	Hartford.....		52,147 33	10,761 86	
Continental.....	New York.....		259,871 91	27,303 00	88 20
Eliot.....	Boston.....		11,515 00		150 00
Farragut.....	New York.....	2,946 63	7,420 98	2,812 50	
Fire Association of Philadelphia.....	Philadelphia.....	99,301 58	103,222 83	10,999 00	
Firemen's.....	Baltimore.....	6,078 39	1,421 94	8,250 00	
German Fire.....	New York.....	55,386 42	69,074 81	8,824 76	
German American.....	Pittsburgh.....	8,400 00			
Germania.....	New York.....	10,046 21	88,975 14	24,177 63	
Girard.....	Philadelphia.....		26,261 15		
Glen's Falls.....	Glen's Falls, New York.....	13,329 03	11,622 00	4,600 00	
Hanover.....	New York.....	16,913 26	92,958 69	29,567 63	
Hartford.....	Hartford.....	59,540 99	159,499 88	21,503 30	
Home.....	New York.....	72,030 61	211,187 43	24,377 97	
Insurance Company of North America.....	Philadelphia.....	20,600 00	418,100 00	10,600 00	270 00
Insurance Company of the State of Pennsylvania.....	Philadelphia.....	66,046 00			
Lorillard.....	New York.....	6,844 00	2,500 00	2,800 00	
Manufacturers' Fire and Marine.....	Boston.....		68,767 51		
Mechanics' Fire.....	Brooklyn.....		15,828 11		
Mechanics'.....	Newark.....	14,478 79	18,429 82	4,700 00	1,020 00
National Fire.....	New York.....	3,800 00	8,700 00		
New Hampshire Fire.....	Manchester, New Hampshire.....	25,162 82	5,500 00	2,500 00	
New Orleans Insurance Association.....	New Orleans.....		13,360 00	4,200 00	2,883 00
Niagara.....	New York.....	143,762 83		8,237 17	545 50

TABLE No. 20—Continued.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.
Northwestern National.	Milwaukee	\$9,233 35	\$28,458 00	\$1,800 00	
Orient.	Hartford	21,255 36		2,115 40	
Pacific Fire.	New York	6,220 00	19,910 00	500 00	
Pennsylvania	Pittsburgh	3,414 41	3,641 62		\$324 50
Pennsylvania Fire	Philadelphia	68,709 78			
Phoenix.	New York	18,117 90	158,179 69	15,393 45	
Prescott.	Hartford	183,439 48		5,550 00	
Providence-Washington.	Boston	14,902 19	6,600 00	2,500 00	
St. Paul.	Providence, Rhode Island	2,742 91	95,591 47	8,089 98	
Security.	St. Paul, Minnesota	14,553 10	14,116 00	2,500 00	
Shoe and Leather	New Haven	2,060 36	13,572 11	1,925 00	
Springfield Fire	Boston		59,072 22		
Teutonia.	Springfield, Massachusetts	32,572 71	113,460 07	14,899 68	
Traders'	New York	55,936 59	12,005 00	1,800 00	3,174 65
Union.	New Orleans		8,663 95	2,500 00	1,102 20
United States Fire.	Chicago	17,479 12	19,639 58	7,207 10	
Washington Fire and Marine.	Philadelphia	11,079 71	63,000 00		2,496 27
Williamsburg City Fire.	New York	2,137 37	8,929 29		800 00
	Boston		46,215 00		
	Brooklyn.	10,509 35	25,299 11	5,150 00	45 00
Totals		\$1,242,959 31	\$2,595,512 45	\$331,971 93	\$14,169 72

TABLE No. 20—Continued.

NAME.	Location.	Fire Reinsurance.	Marine and Inland Reinsurance.	All other Claims.	Total Liabilities, Capital not included.	Net Surplus.
Etna.	Hartford	\$1,562,660 00	\$9,437 80	\$85,358 77	\$1,861,428 46	\$3,193,182 12
Agricultural.	Watertown, New York	941,471 00			971,475 02	250,153 81
Allemania.	Pittsburgh	67,778 10		600 00	76,640 10	43,065 96
Amazon.	Cincinnati	97,045 73		5,541 61	113,864 68	160,840 64
American Central.	St. Louis	295,401 47		10,916 60	354,529 16	233,834 57
American Fire.	Philadelphia	623,016 31		448 37	654,998 15	627,533 99
Buffalo German.	Buffalo	220,066 39		6,034 32	242,735 69	494,204 85
Citizens'	St. Louis	29,853 00		3,358 00	43,506 00	137,032 75
Commercial Fire.	New York	187,073 82	6,998 38	11,974 97	246,242 27	60,379 84
Connecticut.	Hartford	426,400 38		81,382 16	489,309 57	292,316 93
Continental.	New York	1,497,756 79	26,366 75	3,875 00	1,892,668 81	1,557,865 69
Eliot.	Boston	82,780 75		4,188 28	98,320 75	114,138 79
Farragut.	New York	89,648 31			107,016 70	110,201 61
Fire Association of Philadelphia.	Philadelphia	2,703,670 88			67,530 13	922,036 84
Firemen's.	Baltimore	51,088 19		741 61	67,530 13	54,698 99
German American.	New York	1,029,395 43		22,015 13	1,184,686 55	1,517,329 67
German Fire.	Pittsburgh	100,311 61		1,200 00	109,911 61	103,881 67
Germania.	New York	632,545 29		8,300 27	824,044 54	742,612 97
Glard.	Philadelphia	337,163 73		10,472 52	373,897 40	534,747 48
Glen's Falls.	Glen's Falls, New York	344,269 92		3,423 08	377,844 03	630,886 25
Hanover.	New York	702,938 30		1,266 39	843,644 27	715,654 89
Hartford.	Hartford	1,463,495 62		25,000 00	1,729,039 79	1,358,240 77
Horne.	New York	2,116,832 00		10,000 00	2,434,428 01	1,774,061 06
Insurance Company of North America.	Philadelphia	1,896,694 93	260,086 70	24,192 82	2,630,274 45	3,250,778 61
Insurance Co. of the State of Pennsylvania.	Philadelphia	159,173 38	44,581 35	4,310 51	274,381 24	243,827 47
Lorillard.	New York	67,517 23		2,709 92	82,371 14	14,722 78
Manufacturers' Fire and Marine.	Boston	305,474 94	29,402 90		403,645 35	69,272 01
Mechanics' Fire.	Brooklyn	76,485 85		1,000 00	92,813 96	154,623 47
Mechanics'.	Newark	281,895 95		18,989 83	339,514 39	424,657 53
National Fire.	New York	107,213 08			119,713 06	67,468 67
New Hampshire Fire.	Manchester, New Hampshire	177,561 59	6,250 47		210,724 41	204,407 96
New Orleans Insurance Association.	New Orleans	146,886 40			173,519 87	37,681 91
Niagara.	New York	591,086 33		25,000 00	768,681 83	511,858 52
Northwestern National.	Milwaukee	234,134 10	1,000 00	1,051 85	275,677 30	251,634 55
Orient.	Hartford	251,856 69			275,227 45	120,176 73
Pacific Fire.	New York	118,873 93		4,491 19	149,995 12	370,803 35
Pennsylvania.	Pittsburgh	38,009 43		826 38	46,216 84	53,021 58

TABLE No. 20—Continued.

NAME.	Location.	Fire Reinsurance.	Marine and Inland Reinsurance.	All other Claims.	Total Liabilities, Capital not included.	Net Surplus.
Pennsylvania Fire	Philadelphia	\$870,609 61	\$48,950 00	\$10,845 07	\$939,819 39	\$902,626 19
Phoenix	New York	1,399,859 89			1,650,852 00	644,474 60
Phoenix	Hartford	1,130,075 39			1,319,064 87	1,127,143 44
Prescott	Boston	107,292 09		20,414 21	151,708 49	30,330 92
Providence-Washington	Providence, Rhode Island	243,251 67	82,626 03	277 90	432,379 96	174,784 25
St. Paul	St. Paul, Minnesota	294,350 31	2,445 50	3,970 50	331,835 41	216,737 65
Security	New Haven	75,519 47	14,592 14	3,054 65	110,823 73	40,372 08
Shoe and Leather	Boston	175,494 06	91,623 80	5,198 59	331,388 67	44,984 34
Springfield Fire	Springfield, Massachusetts	833,147 25		22,342 81	1,016,422 52	378,865 75
Star Fire	New York	153,725 78		20,000 00	248,842 02	12,488 71
Teutonia	New Orleans	57,662 60	5,616 00		75,344 75	79,635 00
Traders	Chicago	150,861 83		22,833 26	217,520 89	339,696 44
Union	Philadelphia	184,028 99	58,922 30	31,634 41	353,161 68	31,136 85
United States Fire	New York	27,967 81	5,779 61	3,215 91	48,829 99	231,422 23
Washington Fire and Marine	Boston	108,196 93	48,610 66	7,835 91	210,664 50	307,366 93
Williamsburg City Fire	Brooklyn	334,779 70		19,261 01	395,044 17	423,603 36
Totals		\$26,262,755 30	\$743,302 39	\$528,554 31	\$31,719,225 43	\$25,342,162 38

TABLE No. 21.

Showing the various items composing the Income of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—Companies of other States.

NAME.	Location.	Fire Premiums.	Marine Premiums.	Interest on Bonds and Mortgages.
Alma	Hartford	\$2,167,954 06	\$147,910 86	\$3,576 18
Agricultural	Watertown, New York	660,711 11		34,533 57
Allemania	Pittsburgh	133,186 25		3,688 64
Amazon	Cincinnati	157,538 00		6,476 54
American Central	St. Louis	487,567 29		
American Fire	Philadelphia	569,473 38		15,876 89
Buffalo German	Buffalo	341,660 45		2,918 39
Citizens'	St. Louis	56,144 47	9,213 06	1,750 00
Commercial Fire	New York	363,703 43	15,159 81	2,594 88
Connecticut	Hartford	713,446 09		11,904 05
Continental	New York	1,856,359 43	296,931 71	27,491 36
Eliot	Boston	130,585 52		4,160 00
Farragut	New York	153,484 83		1,037 08
Fire Association of Philadelphia	Philadelphia	1,479,725 20		58,993 50
Firemen's	Baltimore	104,344 92		
German American	New York	1,489,121 98		
German Fire	Pittsburgh	159,674 35		12,515 49
Germania	New York	1,146,075 24		18,446 29
Girard	Philadelphia	314,535 30		28,271 91
Glen's Falls	Glen's Falls, New York	408,198 20		15,137 22
Hanover	New York	1,083,045 48		11,163 33
Hartford	Hartford	2,033,234 24		73,642 05
Home	New York	2,745,862 87		87,880 93
Insurance Company of North America	Philadelphia	1,857,845 77	1,623,428 83	96,155 29
Insurance Company of the State of Pennsylvania	Philadelphia	149,292 37	113,216 01	5,361 00
Lorillard	New York	138,977 50		
Manufacturers' Fire and Marine	Boston	502,376 30	221,329 97	3,133 03
Mechanics' Fire	Brooklyn	171,297 98		10,552 11
Mechanics'	Newark	464,952 53		22,300 08
National Fire	New York	220,862 90		7,691 91
New Hampshire Fire	Manchester, New Hampshire	348,871 35		
New Orleans Insurance Association	New Orleans	331,344 47	74,840 70	
Niagara	New York	980,663 06		5,952 49

TABLE No. 21—Continued.

NAME.	Location.	Fire Premiums.	Marine Premiums.	Interest on Bonds and Mortgages.
Northwestern National	Milwaukee	\$351,694 91	\$41,926 56	\$9,340 96
Orient	Hartford	402,661 86		12,898 73
Pacific Fire	New York	206,966 20		4,930 83
Pennsylvania	Pittsburgh	52,272 60		2,763 77
Pennsylvania Fire	Philadelphia	721,810 72		12,157 51
Phoenix	New York	213,615 70		11,047 88
Phoenix	Hartford	1,824,849 89	360,424 90	10,071 58
Prescott	Boston	155,896 33		
Providence-Washington	Providence, Rhode Island	367,628 44	430,965 92	
St. Paul	St. Paul, Minnesota	443,608 32	61,310 17	7,310 50
Security	New Haven	151,896 31	104,938 62	2,539 27
Shoe and Leather	Boston	263,145 63	329,712 05	1,834 55
Springfield Fire	Springfield, Massachusetts	1,259,800 89		
Star Fire	New York	359,210 55		
Tenonia	New Orleans	106,953 27	41,268 32	10,750 18
Traders'	Chicago	274,589 80	14,181 31	
Union	Philadelphia	364,433 05	315,462 75	1,760 00
United States Fire	New York	51,905 20	38,539 55	7,100 05
Washington Fire and Marine	Boston	180,315 23	145,480 70	4,690 41
Williamsburg City Fire	Brooklyn	506,771 23		11,982 10
Totals		\$34,129,752 45	\$4,386,271 80	\$701,543 37

TABLE No. 21—Continued.

NAME.	Location.	Received for Rents.	Received from all other sources.	Total Income.
Aetna	Hartford	\$9,442 56		\$2,743,506 85
Agricultural	Watertown, New York	5,017 00		739,178 30
Allemania	Pittsburgh	10,730 95		151,894 84
Amazon	Cincinnati	8,694 55		185,478 78
American Central	St. Louis	62,644 50	\$701 00	550,912 79
American Fire	Philadelphia	48,766 98	8,649 93	642,767 18
Buffalo German	Buffalo	19,871 78	1,969 31	380,880 42
Citizens'	St. Louis	22,593 52		89,701 05
Commercial Fire	New York	10,040 00		392,049 81
Connecticut	Hartford	69,883 21	551 69	795,233 35
Continental	New York	45,501 64		2,375,239 89
Eliot	Boston	148,955 75		149,817 62
Farragut	New York	14,803 64		175,389 91
Fire Association of Philadelphia	Philadelphia	14,541 69		1,709,192 15
Fremont's	Baltimore	160,064 64	10,408 81	1,622,515 32
German American	New York	21,842 50		127,649 92
German Fire	New York	133,393 34		178,078 41
Germania	Pittsburgh	4,963 50		1,248,233 09
Grand	New York	83,711 56		373,600 04
Glen's Falls	Philadelphia	13,376 12		455,049 95
Glen's Falls, New York	Glen's Falls, New York	31,428 03		1,190,373 79
Hanover	New York	96,164 98		2,237,506 16
Hartford	Hartford	102,002 13		3,086,817 22
Horne	New York	233,273 42		3,890,015 58
Insurance Company of North America	Philadelphia	275,919 19		296,135 96
Insurance Company of the State of Pennsylvania	Philadelphia	24,603 90		132,948 79
Lorillard	New York	13,971 29		194,915 22
Manufacturers' Fire and Marine	Boston	35,022 83		517,536 74
Mechanics' Fire	Brooklyn	13,065 13		766,787 39
Mechanics'	Newark	25,443 14		1,191,915 22
National Fire	New York	11,373 77		240,748 16
New Hampshire Fire	Manchester, New Hampshire	35,522 89		384,194 24
New Orleans Insurance Association	New Orleans	9,224 53		441,684 57
Niagara	New York	61,966 76		1,048,582 31
Northwestern National	Milwaukee	38,945 81		441,908 24
Orient	Hartford	55,877 94		471,438 53
Pacific Fire	New York	21,072 50		235,959 12

TABLE No. 21—Continued.

NAME.	Location.	Interest and Dividends from other sources.	Received for Rents.	Received from all other sources.	Total Income.
Pennsylvania	Pittsburgh	\$3,769 57	\$5,673 82	\$863 19	\$65,342 95
Pennsylvania Fire	Philadelphia	91,061 56	250 00	650 26	825,930 05
Phoenix	New York	89,583 40	9,897 34		2,607,139 22
Phoenix	Hartford	192,957 02	3,225 17		2,031,103 66
Prescott	Boston	16,950 02			172,846 35
Providence-Washington	Providence, Rhode Island	48,207 16			866,801 52
St. Paul	St. Paul, Minnesota	45,803 98	8,784 22		566,817 19
Security	New Haven	13,926 90			273,301 10
Shoe and Leather	Boston	33,590 46		427 62	628,710 31
Springfield Fire	Springfield, Massachusetts	80,666 77	3,678 87		1,361,427 37
Teutonia	New York	21,438 68	1,014 75		392,414 16
Traders' Union	New Orleans	23,758 45			171,980 04
Union	Chicago	44,270 19	6,000 00	26,573 03	365,614 33
United States Fire	Philadelphia	29,334 64	15,261 08		726,251 52
Washington Fire and Marine	New York	10,661 58		5 00	108,211 38
Williamsburg City Fire	Boston	34,071 20			364,557 54
	Brooklyn	27,956 69	11,399 92		558,639 94
Totals		\$3,202,997 84	\$225,715 52	\$114,729 34	\$42,761,010 32

TABLE No. 22.

Showing the various items composing the Expenditures of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—Companies of other States.

NAME.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commissions.
Alma	Hartford	\$1,199,279 95	\$57,666 53	\$720,000 00	\$362,741 89
Agricultural	Watertown, New York	236,506 96		30,102 00	143,010 86
Allemania	Pittsburgh	77,732 92		16,000 00	26,211 27
Amazon	Cincinnati	79,410 66		18,000 00	30,737 44
American Central	St. Louis	265,954 97		68,023 50	68,664 70
American Fire	Philadelphia	332,859 65		39,290 00	93,991 87
Buffalo German	Buffalo	190,898 38		30,000 00	68,827 31
Citizens'	St. Louis	31,988 89	1,037 61	12,000 00	9,550 77
Commercial Fire	New York	233,397 16	14,884 29	19,965 00	87,223 36
Connecticut	Hartford	456,173 91		100,000 00	112,498 04
Continental	New York	1,062,794 97	101,496 73	147,205 80	376,209 17
Eliot	Boston	90,728 04		19,850 00	23,772 10
Farragut	New York	89,609 91		24,000 00	26,082 72
Fire Association of Philadelphia	Philadelphia	1,087,456 92		200,000 00	335,360 89
Firemen's	Baltimore	85,372 98		14,881 68	10,995 38
German American	New York	765,999 53		120,000 00	215,329 50
German Fire	Pittsburgh	76,680 04		24,000 00	33,260 26
Germania	New York	372,096 85		100,000 00	216,327 44
Girard	Philadelphia	139,516 06		75,000 00	63,412 13
Glen's Falls	Glen's Falls, New York	187,291 96		20,000 00	75,271 17
Hanover	New York	688,927 11		100,000 00	172,534 09
Hartford	Hartford	1,132,554 32		250,000 00	296,984 07
Home	New York	1,569,511 20		300,000 00	886,765 04
Insurance Company of North America	Philadelphia	976,301 39	1,391,509 87	500,000 00	483,522 81
Insurance Company of the State of Pennsylvania	Philadelphia	112,619 89	74,586 49	20,412 00	47,107 95
Lorillard	New York	83,124 53		9,000 00	27,561 77
Manufacturers' Fire and Marine	Boston	397,289 28	228,101 51		85,621 70
Mechanics' Fire	Brooklyn	78,440 31		25,000 00	35,054 84
Mechanics'	Newark	261,204 06		46,980 00	87,542 67
National Fire	New York	184,924 56		20,000 00	44,832 00
New Hampshire Fire	Manchester, New Hampshire	207,409 52		20,000 00	67,996 45
New Orleans Insurance Association	New Orleans	235,883 77	60,972 15	29,219 50	58,621 24
Niagara	New York	579,456 21		70,007 00	166,155 10

TABLE No. 22—Continued.

NAME.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commissions.
Northwestern National	Milwaukee	\$154,238 07	\$23,591 83	\$80,000 00	\$60,230 14
Orient	Hartford	287,306 77	---	80,000 00	65,829 51
Pacific Fire	New York	116,312 97	---	32,000 00	40,280 20
Pennsylvania	Pittsburgh	15,602 71	---	8,737 50	10,905 72
Pennsylvania Fire	Philadelphia	448,113 02	---	40,000 00	116,711 78
Phenix	New York	937,362 43	---	100,000 00	436,177 32
Phenix	Hartford	1,113,390 47	282,237 05	280,000 00	291,231 80
Prescott	Boston	151,519 29	---	16,000 00	32,713 72
Providence-Washington	Providence, Rhode Island	246,391 66	325,308 70	32,032 40	124,450 73
St. Paul	St. Paul, Minnesota	274,413 21	35,170 00	40,000 00	72,956 93
Security	New Haven	98,580 30	83,125 24	6,000 00	44,344 64
Shoe and Leather	Boston	234,440 37	250,005 22	---	77,316 48
Springfield Fire	Springfield, Massachusetts	716,865 75	---	100,000 00	199,887 21
Star Fire	New York	326,539 16	---	---	73,902 09
Teutonia	New Orleans	74,334 09	16,765 99	12,500 00	---
Traders	Chicago	224,551 71	1,241 00	50,000 00	48,012 96
Union	Philadelphia	238,806 58	221,844 76	39,924 80	103,006 37
United States Fire	New York	10,811 66	13,099 78	24,432 50	17,198 28
Washington Fire and Marine	Boston	106,487 94	102,168 10	40,000 00	55,589 90
Williamsburg City Fire	Brooklyn	299,036 27	---	50,260 00	122,556 84
Totals		\$19,864,581 19	\$3,284,842 85	\$4,200,923 68	\$6,453,090 62

TABLE No. 22—Continued.

NAME.	Location.	Office Salaries.	State, National, and Local Taxes.	All other Expenditures.	Total Expenditures.
Ætna	Hartford	\$143,773 86	\$45,720 72	\$135,590 66	\$2,664,773 61
Agricultural	Watertown, New York	87,910 12	12,878 46	60,952 99	571,381 41
Allemania	Pittsburgh	10,149 76	3,941 13	11,637 97	145,683 07
Amazon	Cincinnati	16,938 02	6,751 17	14,339 00	166,176 29
American Central	St. Louis	36,035 25	53,522 11	5,963 05	500,150 11
American Fire	Philadelphia	88,925 52	18,902 83	5,963 05	579,932 92
Buffalo German	Buffalo	17,411 58	7,661 86	28,261 25	343,080 37
Citizens'	St. Louis	7,450 00	5,263 50	5,313 71	72,594 48
Commercial Fire	New York	18,220 00	5,832 09	29,522 52	409,244 42
Connecticut	Hartford	40,136 03	15,026 33	47,093 11	770,927 92
Continental	New York	236,225 34	58,660 83	175,138 41	2,157,731 35
Eliot	Boston	15,000 00	5,063 98	12,877 79	168,291 61
Farragut	New York	22,260 00	4,035 52	19,112 85	1,780,061 17
Fire Association of Philadelphia	Philadelphia	67,083 97	46,680 35	23,469 04	1,851,111 00
Firemen's	Baltimore	7,999 00	5,658 39	7,023 96	131,931 39
German American	New York	123,976 52	37,919 84	130,777 71	1,392,913 20
German Fire	Pittsburgh	16,643 22	4,743 76	---	155,507 28
Germania	New York	66,901 21	26,949 77	146,476 01	1,128,751 28
Gard	Philadelphia	35,418 67	22,264 87	30,737 45	866,349 18
Glen's Falls	Glen's Falls, New York	30,773 24	10,992 09	35,345 25	359,673 71
Harver	New York	53,426 25	26,493 99	152,652 42	1,194,033 86
Hartford	Hartford	136,369 93	33,274 83	179,139 79	2,023,353 04
Hone	New York	274,349 49	55,888 88	224,215 16	2,911,229 77
Insurance Company of North America	Philadelphia	140,000 00	103,436 95	238,066 03	3,832,837 05
Insurance Company of the State of Pennsylvania	Philadelphia	12,800 00	6,371 39	15,873 07	289,770 79
Lorillard	New York	15,520 00	6,936 64	20,175 44	163,618 38
Manufacturers' Fire and Marine	Boston	61,273 85	26,992 03	69,226 62	968,454 99
Mechanics' Fire	Brooklyn	19,975 97	3,935 04	24,293 77	186,699 93
Merchants'	Newark	31,505 46	15,575 21	40,537 63	483,345 03
National Fire	New York	28,699 43	3,708 42	20,698 69	302,863 10
New Hampshire Fire	Manchester, New Hampshire	14,344 29	9,997 60	16,398 77	335,146 63
New Orleans Insurance Association	New Orleans	27,614 99	4,923 63	430,423 18	1,011,522 32
Niagara	New York	73,232 67	23,955 99	98,644 35	382,054 85
Northwestern National	Milwaukee	36,328 86	9,883 17	37,232 78	503,233 58
Orient	Hartford	26,220 73	10,171 81	33,704 76	235,449 81
Pacific Fire	New York	22,731 33	6,590 21	17,529 10	---
Pennsylvania	Pittsburgh	4,660 00	2,385 77	7,877 29	---

TABLE No. 22—Continued.

NAME.	Location.	Office Salaries.	State, National, and Local Taxes.	All other Expenditures.	Total Expenditures.
Pennsylvania Fire	Philadelphia		\$18,836 33	\$828 83	\$740,197 24
Phenix	New York	\$115,707 28	40,003 15	205,246 94	2,188,703 59
Phenix	Hartford	187,676 70	53,288 18	142,913 37	1,986,482 07
Phenix	Boston	85,668 25	2,857 76	13,858 54	225,878 81
Providence-Washington	Providence, Rhode Island	8,929 50	13,964 92	55,474 38	817,278 02
St. Paul	St. Paul, Minnesota	19,635 23	13,478 89	34,157 34	495,649 38
Security	New Haven	25,473 01	3,252 01	354 42	251,103 41
Shoe and Leather	Boston	15,446 80	14,029 29	45,316 65	643,113 66
Springfield Fire	Springfield, Massachusetts	22,005 65	39,132 23	115,189 19	1,217,128 87
Star Fire	New York	46,054 49	13,215 38	54,370 48	497,378 27
Teutonia	New Orleans	29,352 16	10,877 90		137,291 20
Traders'	Chicago	22,983 22	13,981 41	22,637 28	383,742 69
Union	Philadelphia	23,318 33	18,184 48	57,728 69	731,321 68
United States Fire	New York	31,826 00	3,248 45	10,866 46	90,289 66
Washington Fire and Marine	Boston	11,052 63	8,393 82	13,885 84	343,895 60
Williamsburg City Fire	Brooklyn	17,400 00	10,122 50	51,108 30	585,587 63
Totals		\$2,785,718 53	\$980,041 76	\$3,006,095 12	\$40,575,293 75

TABLE No. 23.

Showing amount of Risks written, Premiums received, and amount of Risks in force on the thirty-first day of December, 1889, with Premiums thereon, of Fire and Fire and Marine Insurance Companies doing business in California—Companies of other States.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine and Inland.	Premiums.
Etna	Hartford	\$222,478,592 00	\$2,339,997 04	\$59,841,638 00	\$104,356 92
Agricultural	Watertown, N. Y.	81,554,794 00	693,320 98		\$2,534,353 96
Allemania	Pittsburgh	11,902,110 00	148,232 94		693,320 98
Amazon	Cincinnati	13,435,413 00	186,158 48		148,232 94
American Central	St. Louis	40,478,670 00	603,354 82		186,158 48
American Fire	Philadelphia	59,865,015 00	656,503 78		603,354 82
Buffalo German	Buffalo	40,899,711 00	409,149 64		656,503 78
Citizens'	St. Louis	5,919,473 00	59,313 15		409,149 64
Commercial Fire	New York	40,572,560 00	401,983 75		59,313 15
Connecticut	Hartford	81,292,879 00	844,103 81		401,983 75
Continental	New York	338,927,822 00	1,992,632 94		844,103 81
Elit	Boston	14,173,125 00	159,765 14		1,992,632 94
Farragut	New York	31,288,626 00	172,998 88		159,765 14
Fire Association of Philadelphia	Philadelphia	125,926,167 00	1,716,788 12		172,998 88
Firemen's	Baltimore	18,744,273 00	113,309 19		1,716,788 12
German American	New York	188,134,696 00	1,749,208 92		113,309 19
German Fire	Pittsburgh	16,185,105 00	184,708 24		1,749,208 92
Germania	New York	145,920,690 00	1,279,496 47		184,708 24
Gifard	Philadelphia	35,969,281 00	356,687 40		1,279,496 47
Glen's Falls	Glen's Falls, N. Y.	46,663,618 00	465,971 87		356,687 40
Hanover	New York	126,484,515 00	1,223,233 11		465,971 87
Hartford	Hartford	198,861,902 00	2,239,484 54		1,223,233 11
Home	New York	285,409,330 00	2,966,150 51		2,239,484 54
Insurance Company of North America	Philadelphia	182,208,497 00	2,042,200 39		2,966,150 51
Insurance Company of the State of Penn.	Philadelphia	17,786,465 00	159,707 95		2,042,200 39
Lorillard	New York	19,774,911 00	153,878 02		159,707 95
Manufacturers' Fire and Marine	Boston	80,154,705 00	643,481 94		153,878 02
Mechanics' Fire	Brooklyn	30,577,902 00	214,294 37		643,481 94
Mechanics'	Newark	58,558,568 00	510,324 99		214,294 37
National Fire	New York	34,024,791 00	262,958 06		510,324 99

TABLE No. 23—Continued.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine and Inland.	Total Premiums.
New Hampshire Fire.....	Manchester, N. H.....	\$35,272,500 00	\$399,581 12		\$399,581 12
New Orleans Insurance Association.....	New Orleans.....	30,376,647 00	423,949 90	\$13,319,046 00	513,040 85
Niagara.....	New York.....	139,754,195 00	1,225,171 56		1,225,171 56
Northwestern National.....	Milwaukee.....	37,362,091 00	389,665 94	7,796,779 00	451,698 15
Orient.....	Hartford.....	33,575,646 00	466,969 71		466,969 71
Pacific Fire.....	New York.....	34,085,405 00	224,918 21		224,918 21
Pennsylvania.....	Pittsburgh.....	5,555,975 00	63,469 04		63,469 04
Pennsylvania Fire.....	Philadelphia.....	70,122,743 00	804,909 59		804,909 59
Phoenix.....	New York.....	259,486,075 00	2,478,059 51	91,828,421 00	2,942,377 49
Phoenix.....	Hartford.....	171,042,778 00	1,941,944 51		1,941,944 51
Prescott.....	Boston.....	16,619,217 00	182,916 77		182,916 77
Providence-Washington.....	Providence, R. I.....	56,837,387 00	470,538 13	62,863,915 00	630,632 90
St. Paul.....	St. Paul, Minn.....	40,300,112 00	525,963 18	12,208,176 00	596,217 73
Security.....	New Haven.....	18,305,607 00	159,787 35	17,265,453 00	264,878 52
Shoe and Leather.....	Boston.....	27,314,688 00	303,476 91	29,991,980 00	633,144 87
Springfield Fire and Marine.....	Springfield, Mass.....	112,427,458 00	1,419,182 92		1,419,182 92
Star Fire.....	New York.....	53,262,515 00	500,664 74	7,564,000 00	500,664 74
Tenonia.....	New Orleans.....	10,789,018 00	151,200 40	2,736,993 00	223,932 39
Traders.....	Chicago.....	29,046,018 00	350,797 75	77,991,806 00	14,181 31
Union.....	Philadelphia.....	42,384,414 00	428,856 74		548,855 92
United States Fire.....	New York.....	13,354,068 00	60,326 01	3,492,523 00	977,792 66
Washington Fire and Marine.....	Boston.....	20,403,243 00	205,708 21	12,543,933 00	106,671 01
Williamsburg City Fire.....	Brooklyn.....	84,470,590 00	574,330 86		367,396 81
Totals.....		\$3,917,458,086 00	\$38,707,868 40	\$874,335,555 00	\$44,444,371 56

103

NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1882.			
		Fire.	Premiums.	Marine and Inland.	Total Premiums.
Etina.....	Hartford.....	\$278,498,990 00	\$3,008,564 91		\$3,027,440 51
Agricultural.....	Watertown, N. Y.....	201,986,421 00	1,746,223 31		1,746,223 31
Allemania.....	Pittsburgh.....	10,985,495 00	135,406 17		1,746,223 31
Amazon.....	Cincinnati.....	13,091,883 00	187,211 87		187,211 87
American Central.....	St. Louis.....	39,044,329 00	564,283 64		564,283 64
American Fire.....	Philadelphia.....	54,586,196 00	633,572 85		633,572 85
Buffalo German.....	Buffalo.....	41,882,668 00	421,161 73		421,161 73
Citizens'.....	St. Louis.....	4,288,718 00	58,632 00		58,632 00
Commercial Fire.....	New York.....	41,239,303 00	363,127 67	1,482,054 00	377,124 43
Connecticut.....	Hartford.....	72,291,681 00	809,731 32		809,731 32
Continental.....	New York.....	351,568,202 00	2,828,845 61	2,359,543 00	2,881,570 11
Elliot.....	Boston.....	13,192,375 00	164,622 28		164,622 28
Farragut.....	New York.....	30,828,435 00	178,501 31		178,501 31
Fire Association of Philadelphia.....	Philadelphia.....	210,751,991 00	3,651,880 52		3,651,880 52
Firemen's.....	Baltimore.....	20,551,670 00	101,609 24		101,609 24
German-American.....	New York.....	233,602,469 00	1,974,435 64		1,974,435 64
German Fire.....	Pittsburgh.....	16,797,623 00	195,874 24		195,874 24
Germania.....	New York.....	135,942,801 00	1,328,461 74		1,328,461 74
Girard.....	Philadelphia.....	46,333,757 00	558,549 17		558,549 17
Glen's Falls.....	Glen's Falls, N. Y.....	68,367,512 00	655,836 39		655,836 39
Hanover.....	New York.....	129,268,461 00	1,353,327 63		1,353,327 63
Hartford.....	Hartford.....	237,918,573 00	2,797,566 39		2,797,566 39
Home.....	New York.....	372,341,260 00	4,089,212 00		4,089,212 00
Insurance Company of North America.....	Philadelphia.....	231,564,230 00	2,763,016 63	31,786,697 00	3,023,103 33
Insurance Company of the State of Penn.....	Philadelphia.....	17,798,937 00	155,763 92	2,105,078 00	2,360,841 84
Lorillard.....	New York.....	17,946,775 00	135,996 58		135,996 58
Manufacturers' Fire and Marine.....	Boston.....	72,162,089 00	637,269 55		637,269 55
Mechanics' Fire.....	Brooklyn.....	24,359,251 00	144,370 24	1,242,839 00	29,402 90
National Fire.....	New York.....	56,799,431 00	540,282 12		540,282 12
New Hampshire Fire.....	New York.....	29,693,017 00	213,539 76		213,539 76
New Orleans Insurance Association.....	Manchester, N. H.....	28,148,576 00	335,170 81		335,170 81
Niagara.....	New Orleans.....	20,084,015 00	392,470 61	335,530 00	6,250 47
Northwestern National.....	New York.....	130,800,266 00	1,123,495 48		1,123,495 48
	Milwaukee.....	35,812,232 00	431,652 11	75,000 00	1,000 00

TABLE No. 23—Continued.

NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1882.				
		Fire.	Premiums.	Marine and Inland.	Premiums.	Total Premiums.
Orient.....	Hartford.....	\$30,300,398 00	\$481,854 25			\$481,854 25
Pacific Fire.....	New York.....	32,857,780 00	231,782 99			231,782 99
Pennsylvania.....	Pittsburgh.....	5,993,674 00	74,895 08			74,895 08
Pennsylvania Fire.....	Philadelphia.....	68,849,770 00	826,814 62			826,814 62
Phoenix.....	New York.....	249,357,657 00	2,571,898 03			2,620,854 03
Phoenix.....	Hartford.....	188,849,029 00	2,119,056 80	\$9,769,211 00	\$48,956 00	2,119,056 80
Prescott.....	Boston.....	18,650,250 00	213,136 17			213,136 17
Providence-Washington.....	Providence, R. I.....	45,545,094 00	449,404 75	4,440,734 00	131,578 84	580,983 59
St. Paul.....	St. Paul, Minn.....	45,010,915 00	558,376 80	91,751 00	4,891 00	563,267 80
Security.....	New Haven.....	13,192,860 00	148,630 36	713,237 00	20,942 18	169,572 54
Shoe and Leather.....	Boston.....	28,469,685 00	346,994 74	1,179,755 00	91,623 80	438,618 54
Springfield Fire and Marine.....	Springfield, Mass.....	126,040,821 00	1,602,487 89			1,602,487 89
Star Fire.....	New York.....	29,354,886 00	303,552 96			303,552 96
Teutonia.....	New Orleans.....	3,520,763 00	52,913 65	99,624 00	2,199 00	55,112 65
Traders'.....	Chicago.....	21,134,529 00	297,272 85			297,272 85
Union.....	Philadelphia.....	30,290,989 00	337,489 02	1,058,647 00	58,922 30	396,411 32
United States Fire.....	New York.....	12,302,491 00	53,578 31	314,855 00	11,559 23	65,137 54
Washington Fire and Marine.....	Boston.....	18,331,603 00	213,023 37	4,937,684 00	47,462 82	260,486 19
Williamsburg City Fire.....	Brooklyn.....	83,882,632 00	635,223 99			635,223 99
Totals.....		\$4,361,472,478 00	\$46,178,352 07	\$62,647,171 00	\$845,062 45	\$47,023,414 52

TABLE No. 24.

Summary of the Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.—Companies of Foreign Countries.

NAME.	Location.	Cash Capital paid up.	Total Assets.	Liabilities, Capital not included.	Total Income.
British America.....	Toronto.....	\$500,000 00	\$1,181,253 25	\$577,297 20	\$863,582 96
City of London Fire.....	London.....	1,000,000 00	1,587,455 00	659,350 43	1,207,314 15
Commercial Union.....	London.....	1,250,000 00	10,951,105 65	7,672,330 19	3,747,537 97
Fire Insurance Association.....	London.....	1,000,000 00	1,594,232 23	583,954 87	1,111,436 80
Guardian.....	London.....	5,000,000 00	15,036,228 66	8,082,298 42	1,852,789 22
Hamburg-Bremen.....	Hamburg.....	300,000 00	1,377,958 97	798,533 71	533,208 84
Hamburg-Magdeburg.....	Hamburg.....	625,000 00	745,031 24	72,687 23	289,632 41
Helvetia Swiss Fire.....	St. Gall, Switzerland.....	400,000 00	974,897 94	386,289 07	545,894 22
Imperial.....	London.....	3,500,000 00	8,963,744 00	2,194,628 00	3,692,358 00
Lancashire.....	Manchester, England.....	1,350,000 00	6,840,777 37	4,850,941 87	3,250,150 81
Lion Fire.....	London.....	560,069 00	1,414,548 00	777,765 00	755,528 00
Liverpool and London and Globe.....	Liverpool.....	1,228,200 00	35,337,270 33	27,763,892 06	6,530,509 83
London Assurance.....	Liverpool.....	926,000 00	16,460,386 74	10,702,301 00	3,635,820 56
London and Lancashire.....	Liverpool.....	2,241,375 00	2,682,636 26	1,379,078 21	2,544,882 33
London and Provincial Fire.....	London.....	500,000 00	749,686 29	368,362 42	628,708 18
London and Northwestern.....	Manchester, England.....	309,200 00	337,687 43	88,385 39	153,075 04
Manchester Fire.....	Manchester, England.....	500,000 00	1,045,824 05	617,975 75	1,240,101 76
National Fire and Marine.....	Dunedin, New Zealand.....	479,803 75	1,271,918 44	294,471 21	731,847 25
New Zealand.....	Auckland.....	1,000,000 00	2,096,768 00	521,148 00	1,113,940 00
North British and Mercantile.....	London.....	2,500,000 00	11,537,483 59	3,975,120 46	5,785,619 13
North German Fire.....	Hamburg.....	375,000 00	856,395 97	341,895 28	465,929 95
Northern Assurance.....	London.....	1,500,000 00	14,739,191 43	10,442,624 33	3,889,878 92
Norwich Union.....	Norwich, England.....	660,000 00	3,582,841 16	1,669,882 16	2,606,794 18
Phoenix Assurance.....	London.....	359,593 75	5,916,655 42	2,516,066 04	3,595,041 38
Prussian National.....	Stettin.....	562,500 00	1,422,747 23	338,437 01	847,678 93
Queen.....	Liverpool.....	873,169 65	5,165,082 15	3,814,838 40	2,951,068 06
Royal.....	Liverpool.....	1,447,725 00	26,987,194 93	17,397,129 07	5,036,869 42
Scottish Union and National.....	Edinburgh.....	1,412,855 00	14,670,438 25	12,639,715 08	2,987,315 09
Standard Fire Office.....	London.....	565,000 00	1,221,822 05	631,446 98	1,076,536 94
South British Fire and Marine.....	Auckland.....	500,000 00	1,198,568 00	480,331 00	804,614 00

TABLE No. 24—Continued.

NAME.	Location.	Cash Capital paid up.	Total Assets.	Liabilities, Capital not included.	Total Income.
Transatlantic Fire.	Hamburg	\$300,000 00	\$1,042,297 55	\$553,598 13	\$439,762 67
Union Fire and Marine.	Christchurch, New Zealand	375,000 00	714,156 56	205,452 17	463,117 44
Western Assurance.	Toronto	400,000 00	1,335,468 24	831,635 31	1,419,339 61
Totals		\$34,500,491 15	\$201,030,272 38	\$124,229,846 93	\$68,797,844 02

TABLE No. 24—Continued.

NAME.	Location.	Total Expenditures.	Losses incurred during the year.	Net Surplus over liabilities, including capital stock.
British America	Toronto	\$921,870 40	\$470,189 11	\$103,956 05
City of London Fire	London	994,543 92	768,398 99	2,034,775 46
Commercial Union	London	5,747,835 56	3,953,111 65	10,297 66
Fire Insurance Association	London	1,142,223 40	722,113 16	1,953,930 24
Guardian	London	1,975,375 66	1,174,506 00	279,425 26
Hamburg-Bremen	Hamburg	514,045 50	341,199 85	47,344 01
Hamburg-Magdeburg	Hamburg	321,978 24	258,852 53	188,628 87
Helvetia Swiss Fire	St. Gall, Switzerland	447,255 67	300,200 00	3,271,116 00
Imperial	London	3,647,261 00	2,232,903 00	639,835 70
Lancashire	Manchester, England	3,354,417 25	1,851,645 20	76,714 00
Lion Fire	London	1,041,551 00	876,146 00	6,345,178 27
Liverpool and London and Globe	Liverpool	6,378,990 12	3,759,065 18	3,517,210 74
London Assurance	London	3,603,656 08	1,626,159 76	377,558 05
London and Provincial Fire	Liverpool	2,490,315 56	1,715,757 65	
London and Northwestern	London	494,669 87	306,831 48	
Manchester Fire	Manchester, England	151,369 64	129,015 43	
National Fire and Marine	Manchester, England	1,409,844 25	981,928 00	
New Zealand	Dunedin, New Zealand	605,562 86	451,401 79	487,643 48
North British and Mercantile	Auckland	1,037,010 00	663,185 00	577,620 00
North German Fire	London	5,287,503 19	3,387,813 62	5,062,363 13
Northern Assurance	London	406,447 20	235,185 68	139,500 71
Norwich Union	London	3,430,295 40	1,680,098 40	2,796,567 10
Phoenix Assurance	Norwich, England	2,604,854 39	1,828,231 85	1,252,959 00
Prussian National	London	3,463,096 14	1,958,356 91	3,040,995 63
Queen	Stettin	518,991 55	377,059 34	521,810 22
Royal	Liverpool	3,089,466 97	2,095,200 00	477,074 00
Scottish Union and National	Liverpool	4,869,743 80	2,848,092 96	8,122,340 86
Standard Fire Office	Edinburgh	2,491,374 94	594,282 77	782,167 17
South British Fire and Marine	London	809,488 00	627,652 89	25,375 07
Transatlantic Fire	Auckland	658,432 00	463,879 00	218,237 00
Union Fire and Marine	Hamburg	421,482 50	283,877 72	188,699 42
Western Assurance	Christchurch, New Zealand	458,234 06	345,035 75	133,704 39
Totals	Toronto	1,461,802 49	1,039,137 33	103,832 93
		\$86,220,948 61	\$40,246,512 00	\$42,786,860 42

TABLE No. 25.

Showing the gross Assets of the Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.—Companies of Foreign Countries.

NAME.	Location.	Real Estate.	Loans on Bond and Mortgage.	Stocks and Bonds owned by the company.	Amount loaned on stocks and other securities as collateral.	Cash in office and banks.
British America	Toronto	\$800,000 00	\$3,637 50	\$977,099 10	-----	\$38,952 90
City of London Fire	London	72,900 00	-----	1,164,827 06	-----	70,985 33
Commercial Union	London	970,012 40	478,425 42	3,050,796 57	\$35,555 55	843,711 62
Fire Insurance Association	London	-----	-----	1,322,630 22	-----	109,864 29
Guardian	London	164,075 00	5,570,096 33	6,980,939 81	1,585,160 24	216,903 99
Hamburg-Bremen	Hamburg	-----	84,542 86	1,043,020 12	-----	135,230 38
Hamburg-Magdeburg	Hamburg	36,455 50	123,875 00	454,729 16	3,000 00	34,676 07
Helvetia-Swiss Fire	St. Gall, Switzerland	89,800 00	450,249 69	44,260 50	-----	277,444 77
Imperial	London	1,220,826 00	180,750 00	6,640,149 00	-----	107,536 00
Lancashire	Manchester, England	286,768 42	3,019,067 31	2,305,458 12	117,368 87	222,418 79
Lion Fire	London	-----	176,595 00	527,725 00	86,400 00	275,950 00
Liverpool and London and Globe	Liverpool	3,405,410 83	11,168,711 06	3,804,981 52	1,017,445 40	2,134,680 00
London Assurance	London	314,902 60	44,500 00	1,791,279 75	35,200 00	212,352 52
London and Lancashire	Liverpool	43,022 76	-----	467,481 25	66,567 35	210,904 75
London and Provincial Fire	London	-----	92,750 00	198,688 29	-----	24,013 59
London and Northwestern	Manchester, England	-----	384,469 00	159,070 50	20,125 00	1,210 19
Manchester Fire	Manchester, England	165,000 00	842,225 00	60,827 10	-----	40,187 77
National Fire and Marine	Dunedin, New Zealand	136,556 31	-----	639,700 00	58,055 00	12,017 54
New Zealand	Auckland	480,216 00	820,704 00	6,907,730 12	576,000 00	61,529 00
North British and Mercantile	London	1,633,667 65	296,659 52	494,644 60	-----	760,682 50
North German Fire	Hamburg	48,865 54	57,250 00	7,203,275 56	3,020,502 92	57,691 84
Northern Assurance	London	703,028 42	1,973,398 75	2,141,268 22	-----	489,348 08
Norwich Union	Norwich, England	117,381 56	240,000 00	3,146,499 79	-----	690,586 87
Phoenix Assurance	London	729,965 00	1,542,665 56	565,398 47	24,750 00	130,802 55
Prussian National	Stettin	62,500 00	465,587 50	2,452,519 28	35,286 18	50,723 99
Queen	Liverpool	1,015,263 49	786,675 62	10,977,061 88	6,868,172 23	166,694 94
Royal	Liverpool	1,237,234 89	6,179,889 85	2,019,308 00	1,431,250 11	225,170 42
Scottish Union and National	Edinburgh	831,843 97	9,447,005 70	568,991 15	-----	417,066 56
South British and Marine	Auckland	276,000 00	253,193 00	408,282 00	67,250 00	45,231 59
Transatlantic Fire	Hamburg	33,425 00	-----	668,161 60	-----	28,136 33
Union Fire and Marine	Christchurch, N. Z.	29,113 70	456,552 50	981,607 21	-----	76,141 73
Western Assurance	Toronto	57,440 00	26,850 00	-----	-----	-----
Totals		\$14,297,965 06	\$54,107,425 09	\$86,581,345 48	\$15,097,088 85	\$8,471,250 28

TABLE No. 25—Continued.

NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable not matured, taken for Marine and Inland risks.	All other Assets.	Total Assets.
British America.....	Toronto	\$1,543 11	\$89,322 31	\$915 00	\$768 33	\$1,181,253 25
City of London Fire.....	London	10,384 16	264,641 80	3,736 65		1,587,455 00
Commercial Union.....	London	10,594 64	1,017,912 24	79,445 00	4,470,652 21	10,957,105 65
Fire Insurance Association.....	London	11,667 41	150,070 31			1,594,252 23
Guardian.....	London	220,102 46	244,975 56		53,975 27	15,036,228 66
Hamburg-Bremen.....	Hamburg		50,586 24	14,579 37		1,377,958 97
Hamburg-Magdeburg.....	Hamburg	3,211 18	23,299 17		65,785 16	745,031 24
Helvetia Swiss Fire.....	St. Gall, Switzerland	9,751 64	98,238 77		5,152 57	974,897 94
Imperial.....	London		634,968 00	64,657 00	116,858 00	8,965,744 00
Lancashire.....	Manchester, England		829,911 66	3,326 42	4,179 29	6,840,777 37
Lion Fire.....	London	52,278 49	320,253 00		26,753 00	1,415,548 00
Liverpool and London and Globe.....	Liverpool	872 00	867,667 67		2,666,962 44	35,337,270 33
London Assurance.....	London	281,071 54	251,458 50	42,150 12	857,078 82	16,460,886 74
London and Lancashire.....	Liverpool	24,154 20	223,741 90	48,409 08	2,432 27	2,682,636 26
London and Provincial Fire.....	London	11,275 91	66,570 00	1,009 56	77,919 39	749,686 29
London and North-western.....	London	3,102 39	29,741 90		10,429 75	337,687 43
Manchester Fire.....	Manchester, England	4,867 30	269,194 00		2,625 58	1,045,824 05
National Fire and Marine.....	Manchester, England	7,777 78	200,794 75	282 58		1,271,918 44
New Zealand.....	Dunedin, New Zealand	16,590 16	7,105 00	10,537 00	425 00	2,098,768 00
North British Mercantile.....	Auckland	20,497 00	87,928 50	961 02	1,264,090 34	11,537,483 59
North German Fire.....	London	10,765 94	197,943 99			856,385 97
Northern Assurance.....	Hamburg		59,876 83	88,391 10	977,247 38	14,739,191 43
Norwich Union.....	London	17,450 73	376,152 78			3,582,941 16
Phoenix Assurance.....	Norwich, England	24,977 27	306,704 99	36,131 66		5,916,555 42
Prussian National.....	Stettin	46,637 85	10,000 00		197,144 42	1,422,747 23
Queen.....	Liverpool	23,205 98	88,200 00		825,236 66	5,165,082 15
Royal.....	Liverpool	349,259 60	814,468 60		916,947 46	26,967,194 93
Scottish Union and National.....	Edinburgh	91,917 65	401,312 57		10,733 69	14,670,438 25
Standard Fire Office.....	London	5,570 19	131,701 46	869 65	175,958 21	1,221,822 05
South British Fire and Marine.....	Auckland	20,590 00	111,113 00	8,595 00	34,028 00	1,195,668 00
Transatlantic Fire.....	Auckland		136,656 52		9,668 84	1,042,297 55
Union Fire and Marine.....	Christchurch, N. Z.	9,408 60	101,621 54	6,923 90	25,000 00	714,156 56
Western Assurance.....	Toronto	3,832 95	92,433 64	62,559 37	28,603 34	1,335,468 24
Totals.....		\$1,459,480 52	\$8,007,565 10	\$473,479 48	\$12,335,563 52	\$201,080,272 88

TABLE No. 26.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—Companies of Foreign Countries.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Realized.	Cash Dividends remaining unpaid.	Fire Reinsurance.
British America.....	Toronto	\$226,500 00	\$149,406 99	\$2,500 00	\$27,185 33	\$379,845 61
City of London Fire.....	London				147 50	305,202 93
Commercial Union.....	London		888,680 00		471 25	2,079,122 95
Fire Insurance Association.....	London				359 00	440,434 95
Guardian.....	London	125,331 41			22,568 81	702,500 00
Hamburg-Bremen.....	Hamburg	356,840 00			150 00	468,827 75
Hamburg-Magdeburg.....	Hamburg	84,208 25			582 50	33,932 73
Helvetia Swiss Fire.....	St. Gall, Switzerland	37,947 00			20 00	233,478 93
Imperial.....	London	44,336 88			11,508 00	1,128,450 00
Lancashire.....	London	867,085 00			79,661 50	1,269,732 52
Lion Fire.....	London	425,300 27				317,452 00
Liverpool and London and Globe.....	Liverpool	147,109 00			8,193 42	3,882,487 26
London Assurance.....	London	340,742 43			41,396 25	880,100 00
London and Lancashire.....	Liverpool	6,602 15		18,250 00	50 00	985,533 60
London and Provincial Fire.....	London	78,365 15				224,243 59
London and North-western.....	Manchester, England				52 58	52,875 62
Manchester Fire.....	Manchester, England		34,934 31		238 75	331,627 00
National Fire and Marine.....	Manchester, England		272,440 00		5,277 27	165,884 13
New Zealand.....	Dunedin, New Zealand		62,445 00			227,503 00
North British and Mercantile.....	Auckland		112,645 00		11,636 95	1,810,944 56
North German Fire.....	London	878,605 33				216,785 52
Northern Assurance.....	Hamburg	10,215 50			11,769 14	1,157,976 79
Norwich Union.....	London	698,498 23			2,180 50	1,223,103 12
Phoenix Assurance.....	Norwich, England	427,581 75			8,407 50	1,711,063 54
Prussian National.....	London	706,595 00			8,070 75	245,438 00
Queen.....	Stettin	44,875 00			1,274 34	1,337,800 00
Royal.....	Liverpool	155,573 41			6,717 83	2,847,373 41
Scottish Union and National.....	Liverpool	360,061 94			6,188 29	335,535 15
Edinburgh.....	Edinburgh	140,803 38				

TABLE No. 26—Continued.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Rejected.	Cash Dividends remaining unpaid.	Fire Reinsurance.
Standard Fire Office.	London.		\$105,515 00	\$6,500 00	\$203 90	\$429,549 39
South British Fire and Marine.	Auckland.	\$10,415 00	55,000 00		611 00	162,605 00
Transatlantic Fire.	Hamburg.				168 75	481,400 14
Union Fire and Marine.	Christchurch, N. Z.	50,304 00	46,250 00		2,272 07	74,032 50
Western Assurance.	Toronto.	110,027 55		7,000 00	24,520 30	614,480 34
Totals		\$6,433,921 63	\$2,772,051 71	\$34,250 00	\$274,733 48	\$26,757,332 03

TABLE No. 26—Continued.

NAME.	Location.	Marine Reinsur- ance.	Reinsurance Fund under life or other special department	All other Claims.	Total Liabilities, Capital not included.	Net Surplus.
British America.	Toronto	\$8,698 66		\$9,660 61	\$577,297 20	\$103,956 05
City of London Fire.	London.			117,500 00	659,350 43	
Commercial Union.	London.	565,663 00	\$4,144,848 18	44,044 81	7,672,330 19	2,034,775 46
Fire Insurance Association.	London.			17,829 21	583,954 57	10,297 66
Guardian.	London.		6,903,315 02	97,074 59	8,082,298 42	1,953,930 24
Hamburg-Bremen.	Hamburg.			246,349 71	793,533 71	279,425 26
Hamburg-Magdeburg.	Hamburg.			225 00	72,687 23	47,344 01
Helvetia Swiss Fire.	St. Gall, Switzerland.			108,433 26	386,269 07	188,628 87
Imperial.	London.			187,585 00	2,154,628 00	3,271,116 00
Lancashire.	Manchester, England.		3,047,897 38	28,350 00	4,850,941 67	639,835 70
Lion Fire.	London.			246,339 00	777,765 00	76,714 00
Liverpool and London and Globe.	Liverpool.		22,383,413 52	757,187 86	27,763,892 06	6,345,178 27
London Assurance.	London.		9,093,503 64	35,555 64	10,702,301 00	3,517,210 74
London and Lancashire.	Liverpool.	311,003 04		86,257 55	1,379,078 21	377,558 05
London and Provincial Fire.	London.			65,753 88	363,362 42	
London and Northwestern.	Manchester, England.			472 88	88,385 39	
Manchester Fire.	Manchester, England.			13,620 00	617,975 75	
National Fire and Marine.	Dunedin, New Zealand.	41,964 84		18,999 97	294,471 21	497,643 48
New Zealand.	Auckland.	169,765 00		11,235 00	521,148 00	577,620 00
North British and Mercantile.	London.			1,273,933 62	3,975,120 46	5,062,363 13
North German Fire.	Hamburg.			102,058 74	341,895 26	139,500 71
Northern Assurance.	London.			218,644 86	10,442,624 33	2,796,567 10
Norwich Union.	Norwich, England.		8,355,735 31	17,016 79	1,669,882 16	1,252,919 00
Phoenix Assurance.	London.				2,516,066 04	3,040,995 63
Prussian National.	Stettin.	4,854 00		42,399 26	338,437 01	521,810 22
Queen.	Liverpool.		2,243,367 00	76,223 65	3,814,838 40	477,074 00
Royal.	Liverpool.		14,035,790 00	147,185 89	17,397,129 07	8,122,340 86
Scottish Union National.	Edinburgh.		12,123,135 20	34,659 06	12,639,721 08	782,167 17
Standard Fire Office.	London.			79,263 69	631,446 98	25,375 07
South British Fire and Marine.	Auckland.	207,154 00		54,961 00	480,331 00	218,237 00
Transatlantic Fire.	Hamburg.			21,725 24	553,598 13	188,699 42
Union Fire and Marine.	Christchurch, N. Z.	52,686 81		30,210 79	205,452 17	133,704 39
Western Assurance.	Toronto.	63,328 51		12,278 61	831,635 31	103,832 93
Totals		\$1,425,117 86	\$82,331,105 25	\$4,201,334 97	\$124,229,846 93	\$42,786,860 42

TABLE No. 27.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—Companies of Foreign Countries.

NAME.	Location.	Fire Premiums.	Marine Premiums.	Life Premiums.	Interest and Dividends from all sources.	Received from all other sources.	Total Income.
British America	Toronto	\$733,517 85	\$72,100 07		\$55,328 25	\$2,636 79	\$863,582 96
City of London Fire	London	1,159,891 72			45,885 03	1,537 40	1,207,314 15
Commercial Union	London	3,696,455 34	1,081,250 88	\$721,616 30	222,987 95	25,187 50	5,747,537 97
Fire Insurance Association	London	1,094,242 15			57,194 65		1,151,436 80
Guardian	London	1,583,973 39			288,815 83		1,872,789 22
Hamburg-Bremen	Hamburg	484,244 79			48,964 05		533,208 84
Hamburg-Magdeburg	Hamburg	261,217 67			28,209 58		289,632 41
Helvetia Swiss Fire	St. Gall, Switzerland	510,105 72			35,748 30	205 16	545,854 22
Imperial	London	3,385,338 00			307,020 00		3,692,358 00
Lancashire	Manchester, England	3,120,780 08			129,370 73		3,250,150 81
Lion Fire	London	735,836 00			19,632 00	60 00	755,528 00
Liverpool and London and Globe	Liverpool	5,857,859 08	678,555 04	782,573 50	672,650 75		6,530,509 33
London Assurance	London	1,523,140 32			631,551 50		2,154,691 82
London and Lancashire	Liverpool	2,450,006 64			66,853 04	25,022 65	2,541,882 33
London and Provincial Fire	London	612,962 05			15,304 50	441 62	628,708 18
London and Northwestern	London	139,862 98			9,318 39	3,893 17	153,075 04
Manchester Fire	Manchester, England	1,205,919 43			25,411 17	8,771 16	1,240,101 76
National Fire and Marine	Dunedin, New Zealand	310,862 22	370,898 00		44,950 60	5,136 43	731,847 25
New Zealand	Auckland	455,006 00	530,964 00		117,085 00	10,885 00	1,113,940 00
North British and Mercantile	London	5,432,833 87			352,534 84		5,785,368 71
North German Fire	Hamburg	433,571 03			32,358 92	250 62	465,929 95
Northern Assurance	London	2,315,953 60		907,751 22	603,458 46	62,715 54	3,829,878 82
Norwich Union	Norwich, England	2,501,534 82			98,203 14	7,056 12	2,606,794 18
Phoenix Assurance	London	3,383,882 18			211,159 20		3,595,041 38
Prussian National	Stettin	757,216 10	39,663 38		50,799 45		847,678 93
Queen	Liverpool	2,769,350 00			143,075 00	38,643 06	2,951,068 06
Royal	Liverpool	4,583,274 90			453,594 52		5,036,869 42
Scottish Union and National	Edinburgh	989,617 86			564,094 62	21,444 56	1,575,157 04
Standard Fire Office	London	599,009 92		1,422,158 00	32,390 06	445,187 39	2,078,539 91
Union Fire and Marine	London	592,245 48	429,565 00		44,215 06	21,957 00	1,087,025 54
Western Assurance	San Francisco, N. C.	1,371,208 88	217,715 00		48,130 75	565 65	1,647,539 61
Totals		\$56,339,596 78	\$3,421,091 37	\$3,834,099 18	\$5,521,051 72	\$682,004 97	\$68,797,844 02

TABLE No. 28.

Showing the various items composing the Expenditures of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882—Companies of Foreign Countries.

NAME.	Location.	Fire Losses.	Marine Losses.	Life Claims and Expenses.	Dividends.	Brokerage and Commissions.
British America	Toronto	\$568,953 89	\$60,277 68		\$49,730 00	\$132,244 32
City of London Fire	London	593,418 99			49,552 50	246,233 26
Commercial Union	London	2,742,559 66	1,026,184 42	\$346,018 89	249,866 25	699,861 00
Fire Insurance Association	London	680,204 94			59,988 50	181,682 77
Guardian	London	1,174,506 22			323,000 00	260,527 95
Hamburg-Bremen	Hamburg	308,094 85			59,850 00	61,179 83
Hamburg-Magdeburg	Hamburg	220,905 53			12,067 00	84,471 34
Helvetia Swiss Fire	St. Gall, Switzerland	283,617 77			420,000 00	647,063 00
Imperial	London	2,232,903 00			202,500 00	469,622 42
Lancashire	Manchester, England	2,285,513 52			856,026 75	153,140 00
Lion Fire	London	656,114 00			537,930 00	275,492 93
Liverpool and London and Globe	Liverpool	3,759,065 18	696,991 93	917,891 77	46,430 64	383,137 34
Liverpool Assurance	London	929,167 83				132,334 27
London and Lancashire	Liverpool	1,720,151 09			12,211 25	338,067 00
London and Provincial Fire	London	228,466 33			150,000 00	54,007 50
London and Northwestern	London	94,031 12			400,000 00	754,339 42
Manchester Fire	Manchester, England	972,008 00			30,000 00	43,528 49
National Fire and Marine	Manchester, England	233,079 08			377,353 75	345,272 96
New Zealand	Dunedin, New Zealand	1,470,266 68		630,788 90	274,615 00	465,342 58
North British and Mercantile	Auckland	1,617,774 02			504,156 00	649,799 18
North German Fire	London	1,958,356 91	34,368 11		101,250 00	87,661 58
Northern Assurance	London	2,415,990 92			87,316 97	
Norwich Union	London	2,065,200 00			603,218 75	671,093 33
Phoenix Assurance	Stettin	2,948,092 96			226,056 79	121,282 73
Prussian National	Liverpool	568,921 79		1,428,137 14	20,912 48	168,584 94
Royal	Edinburgh	505,221 48				
Scottish Union and National	Edinburgh					
Standard Fire Office	London					
South British Fire and Marine	Auckland	184,834 00	227,230 00		49,564 00	95,948 00
Transatlantic Fire	Hamburg	285,665 62			25,334 00	20,063 62
Union Fire and Marine	Christchurch, N. Z.	147,142 40	151,643 35		37,259 38	33,132 63
Western Assurance	Toronto	820,990 88	216,101 28		48,000 00	216,363 43
Totals		\$36,296,329 19	\$3,019,364 63	\$3,322,836 70	\$5,815,384 01	\$7,825,493 50

TABLE No. 28—Continued.

NAME.	Location.	Office Salaries.	Taxes.	All other Expenditures.	Total Expenditures.
British America.	Toronto	\$44,180 59	\$11,324 79	\$55,158 98	\$821,870 40
City of London Fire.	London	80,092 15	13,138 00	1,809 02	984,543 92
Commercial Union.	London	672,885 88		10,459 48	5,747,835 56
Fire Insurance Association.	London	89,416 68	20,294 81	110,685 70	1,142,223 40
Guardian.	London	214,340 91		1,000 58	1,975,375 66
Hamburg-Bremen.	Hamburg	129,504 18	16,596 47		514,045 50
Hamburg-Magdeburg.	Hamburg	11,202 78	9,746 50	6,876 60	321,378 24
Helvetia Swiss Fire.	St. Gall, Switzerland	28,416 70	9,222 42	41,527 44	447,235 67
Imperial.	London	330,765 00		16,530 00	3,647,261 00
Lancashire.	Manchester, England	353,914 20	29,567 11		3,354,417 25
Lion Fire.	London			232,287 00	1,041,551 00
Liverpool and London and Globe.	Liverpool	1,697,911 34	65,986 85		6,378,990 12
London Assurance.	London	214,764 02	31,417 60		3,603,656 08
London and Lancashire.	Liverpool	189,965 23	36,220 62	114,410 64	2,490,315 56
London and Provincial Fire.	London	48,864 22	6,124 85	78,880 20	494,669 87
Manchester Fire.	Manchester, England	23,345 48	183 83	2,093 79	151,369 64
National Fire and Marine.	Manchester, England	55,884 00	4,017 00	25,157 00	1,409,844 25
New Zealand.	Dunedin, New Zealand	89,958 79	3,939 58	10,255 20	605,562 86
North British Fire and Marine.	Auckland	208,520 00	5,405 00	8,900 00	1,037,010 00
North German Fire.	London	832,470 62	20,468 78	9,697 52	5,267,503 19
Northern Assurance.	Hamburg	102,175 03			406,447 20
Norwich Union.	London	406,370 94	38,066 27	162,145 90	3,430,295 40
Phoenix Assurance.	Norwich, England	111,720 18	24,919 61	110,468 00	2,604,554 39
Prussian National.	London	327,498 33	14,871 12	8,420 60	3,463,096 14
Queen.	Stettin.	47,116 65		6,984 29	518,921 55
Royal.	Liverpool	906,950 00			3,089,466 97
Scottish Union and National.	Liverpool	340,040 20		307,298 56	4,869,743 80
Standard Fire Office.	Edinburgh	131,682 39	15,294 10		2,491,374 94
South British Fire and Marine.	London	101,399 98	13,369 12		809,488 00
Transatlantic Fire.	Auckland	80,838 00	5,525 00	13,438 00	658,452 00
Union Fire and Marine.	Hamburg	32,623 56	10,453 34	48,152 36	421,492 50
Western Assurance.	Christchurch, N. Z.	88,056 30			458,234 06
Totals.	Toronto	22,092 29	16,947 03	121,307 52	1,461,802 49
		\$8,014,466 62	\$423,099 60	\$1,503,974 36	\$66,220,948 67

TABLE No. 29.

Showing amount of Risks written, Premiums received, and amount of Risks in force, on the thirty-first day of December, 1882, with premiums thereon, of Fire and Marine Insurance Companies doing business in California—Companies of Foreign Countries.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Total Premiums.
British America.	Toronto	\$78,440,152 00	\$835,183 16	\$10,358,581 00	\$914,010 26
City of London Fire.	London	203,436,680 00	1,280,021 08		1,280,021 08
Commercial Union.	London	1,074,736,215 00	4,519,978 23		5,882,823 23
Fire Insurance Association.	London	218,466,672 00	1,376,099 75	124,721,010 00	1,376,099 75
Guardian.	London	545,358,070 00	1,563,970 00		1,663,970 00
Hamburg-Bremen.	Hamburg	145,197,461 00	921,154 62		921,154 62
Hamburg-Magdeburg.	Hamburg	110,792,744 00	444,114 74		444,114 74
Helvetia Swiss Fire.	St. Gall, Switzerland	419,404,399 00	901,434 03		901,434 03
Imperial.	London	1,245,749,640 00	3,847,350 00		3,847,350 00
Lancashire.	Manchester, England	1,211,791,490 00	3,635,374 47		3,635,374 47
Lion Fire.	London	88,155,840 00	1,101,948 00		1,101,948 00
Liverpool and London and Globe.	Liverpool	1,937,428,355 00	7,374,039 78		7,374,039 78
London Assurance.	London			62,681,370 00	757,476 37
London and Lancashire.	Liverpool				2,703,010 01
London Provincial Fire.	London				799,095 00
London and Northwestern.	Manchester, England				195,093 91
Manchester Fire.	Manchester, England	437,820,100 00	1,318,334 00		1,318,334 00
National Fire and Marine.	Dunedin, New Zealand	48,214,920 00	390,803 82		944,029 15
New Zealand.	Auckland	79,026,895 00	572,151 00	33,843,045 00	1,326,357 00
North British and Mercantile.	London	1,989,097,900 00	5,432,833 67	67,808,150 00	5,432,833 67
North German Fire.	Hamburg	215,073,343 00	751,839 79		751,839 79
Northern Assurance.	London	753,980,000 00	2,515,953 60		2,515,953 60
Norwich Union.	Norwich, England	1,170,088,880 00	2,776,415 75		2,776,415 75
Phoenix Assurance.	London	1,026,638,125 00	3,422,127 08		3,422,127 08
Prussian National.	Stettin	385,921,583 00	722,259 00	13,630,289 00	774,914 00
Queen.	Liverpool	761,200,000 00	2,769,350 00		2,769,350 00
Royal.	Liverpool	1,780,837,455 00	6,399,536 94		6,399,536 94

TABLE No. 29—Continued.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Premiums.
Scottish Union and National	Edinburgh	\$454,772.190 00	\$1,407,509 38		
Standard Fire Office	London	128,889,932 00	903,054 88		
South British Fire and Marine	Auckland	49,057,640 00	372,810 00		
Transatlantic Fire	Hamburg	194,244,111 00	1,025,291 43	\$35,676,195 00	\$375,910 00
Union Fire and Marine	Christchurch, N. Z.	34,436,010 00	268,558 16	25,926,105 00	375,704 43
Western Assurance	Toronto	102,145,173 00	1,331,151 14	35,136,194 00	402,307 11
Totals		\$18,002,016,928 00	\$83,677,846 50	\$409,752,939 00	\$4,913,156 34
					\$68,591,002 84

TABLE No. 29—Continued.

NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1882.			
		Fire.	Premiums.	Marine.	Premiums.
British America	Toronto	\$66,840,218 00	\$763,701 40	\$404,705 00	\$14,254 04
City of London Fire	London	90,155,120 00	600,286 82		
Commercial Union	London	822,773,200 00	3,420,482 71	39,052,125 00	700,350 00
Fire Insurance Association	London	90,310,775 00	834,686 69		
Guardian	London	354,101,785 00	1,362,150 00		
Hamburg-Bremen	Hamburg	77,646,594 00	512,145 67		
Hamburg-Magdeburg	Hamburg	9,930,686 00	67,865 45		
Helvetia Swiss Fire	St. Gall, Switzerland	142,639,196 00	291,848 67		
Imperial	London	569,609,245 00	1,765,895 00		
Lancashire	Manchester, England	838,180,369 00	2,529,084 56		
Lion Fire	London	134,897,638 00	619,320 00		
Liverpool and London and Globe	Liverpool	1,645,659,710 00	7,094,523 54		
London Assurance	London			13,955,985 00	311,003 04
London and Lancashire	Liverpool	635,810,922 00	1,908,871 23		
London and Provincial Fire	London	79,294,163 00	442,855 00		
London and Northwestern	Manchester, England		52,875 62		
Manchester Fire	Manchester, England	220,192,730 00	663,254 00		
National Fire and Marine	Dunedin, New Zealand	41,010,507 00	331,768 27		
New Zealand	Auckland	60,750,785 00	439,851 00	41,984 84	
North British and Mercantile	London	1,326,065,275 00	3,621,889 12	180,709 00	
North German Fire	Hamburg	135,836,719 00	419,786 24		
Northern Assurance	London	502,653,333 00	1,543,969 07		
Norwich Union	Norwich, England	1,020,783,515 00	2,410,947 68		
Phoenix Assurance	London	1,026,638,125 00	3,422,127 08		
Prussian National	Stettin				
Queen	Liverpool	620,136,000 00	2,475,600 00		
Royal	Liverpool	1,268,720,010 00	5,522,028 70		
Scottish Union and National	Edinburgh	395,517,353 00	650,082 61		
Standard Fire Office	London	99,628,898 00	799,500 00		
South British Fire and Marine	Auckland	36,675,109 00	325,210 00	13,912,721 00	297,726 00
Transatlantic Fire	Hamburg	61,961,936 00	375,935 39		
Union Fire and Marine	Christchurch, N. Z.	18,425,655 00	144,664 50	4,508,350 00	80,809 90
Western Assurance	Toronto	91,732,482 00	1,195,561 63	1,323,826 00	70,831 72
Totals		\$12,384,579,053 00	\$46,578,595 65	\$100,604,483 00	\$1,697,648 54
					\$48,276,244 19

TABLE No. 30.

Summary of Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock, of Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Location.	Cash, Capital paid up.	Total Assets.	Liabilities, Capital not included.	Total Income.
Alliance Marine	London	\$1,250,000 00	\$1,642,866 08	\$154,937 58	\$427,387 01
Baloise	Basle, Switzerland	200,000 00	612,070 79	231,128 02	608,616 60
British and Foreign Marine	Liverpool	900,000 00	4,093,327 14	502,683 02	1,722,509 96
Boston Marine	Boston	1,000,000 00	2,315,619 41	874,830 86	1,416,746 66
Canton	Hong Kong	500,000 00	1,084,548 94	382,929 00	1,280,603 87
China Traders'	Hong Kong	300,000 00	1,052,658 53	161,876 14	658,494 67
Chinese	Hong Kong	300,000 00	404,450 11	94,332 15	216,599 73
Danube	Vienna	480,000 00	2,004,109 63	1,364,266 71	594,984 82
Globe Marine	London	500,000 00	605,426 62	124,403 80	288,676 93
Great Western	New York	662,080 00	967,810 54	239,831 78	487,257 65
Helvetia Marine	St. Gall, Switzerland	362,800 00	1,260,836 68	540,839 74	778,710 44
International Marine	Liverpool	400,000 00	2,071,245 89	170,284 76	333,410 55
La Foudiere	Paris	1,250,000 00	2,457,718 87	689,975 34	1,136,216 52
London and Provincial Marine	London	500,000 00	2,409,836 21	256,582 28	759,436 00
Magdeburg General	Magdeburg, Germany	750,000 00	578,937 00	1,567,989 80	1,092,002 17
Man On	Hong Kong	500,000 00	1,378,784 02	57,063 00	193,804 10
Maritime	Liverpool	800,000 00	2,155,002 83	309,590 30	451,071 13
North China	Shanghai	500,000 00	478,564 67	8,003 85	1,488,117 35
On Tai	Hong Kong	416,666 67	604,608 79	121,119 55	331,579 06
Reliance Marine	Liverpool	400,000 00	2,015,328 68	885,596 81	339,973 26
Sea	Liverpool	500,000 00	1,296,387 00	302,004 00	1,021,808 57
Standard Marine	Zurich, Switzerland	200,000 00	744,398 73	370,951 80	522,260 10
Switzerland Marine	Liverpool	1,000,000 00	5,222,712 92	1,262,529 64	687,925 15
Thames and Mersey	London	900,000 00	4,846,738 00	178,225 00	1,889,764 37
Transatlantic Marine	Berlin	225,000 00	590,584 49	239,118 10	983,880 00
Union Marine	Liverpool	711,200 00	1,774,034 98	370,740 77	503,375 31
Universal Marine	London	750,000 00	2,092,096 11	247,488 06	895,212 13
Yangtze	Shanghai	525,000 00	1,483,787 39	183,651 09	843,225 17
Totals		\$17,342,746 67	\$47,683,239 88	\$12,065,000 45	\$22,520,476 55

TABLE No. 30—Continued.

NAME.	Location.	Total Expenditures.	Losses Incurred during the year.	Net Surplus.
Alliance Marine	London	\$547,434 59	\$424,817 47	\$238,848 50
Baloise	Basle, Switzerland	578,348 95	489,571 98	180,942 77
British and Foreign Marine	Liverpool	1,636,416 86	1,224,350 10	2,630,644 12
Boston Marine	Boston	1,256,552 05	1,064,771 07	441,088 55
Canton	Hong Kong	613,198 23	486,957 95	201,619 94
China Traders'	Hong Kong	630,111 49	300,000 00	590,762 39
Chinese	Hong Kong	221,184 33	62,515 26	10,117 96
Danube	Vienna	620,042 60	351,382 40	159,842 92
Globe Marine	London	349,469 40	299,482 66	65,898 76
Great Western	New York	432,069 20	369,211 96	357,196 94
Helvetia Marine	St. Gall, Switzerland	680,143 33	590,947 35	12,243 94
International Marine	Liverpool	244,726 67	220,012 52	131,270 55
La Foudiere	Paris	991,869 87	728,579 40	701,336 59
London and Provincial Marine	London	726,709 82	578,248 76	91,946 41
Magdeburg General	Magdeburg, Germany	1,009,103 46	90,869 20	21,874 00
Man On	Hong Kong	171,940 10	93,718 00	685,353 52
Maritime	Liverpool	611,345 09	421,885 00	685,353 52
North China	Shanghai	1,378,572 56	68,000 00	514,000 00
On Tai	Hong Kong	385,487 83	242,262 04	53,894 33
Reliance Marine	Liverpool	256,973 53	194,637 08	143,389 24
Sea	Liverpool	822,849 83	834,351 91	494,333 00
Standard Marine	Zurich, Switzerland	514,860 00	455,500 00	173,446 93
Switzerland Marine	Liverpool	714,699 62	612,127 99	2,906,163 28
Thames and Mersey	Liverpool	1,951,463 72	1,406,129 06	3,768,513 00
The Marine	London	892,870 00	442,180 00	132,466 39
Transatlantic Marine	Berlin	267,016 02	209,024 87	692,094 16
Union Marine	Liverpool	854,336 42	899,201 29	1,094,610 05
Universal Marine	London	981,277 39	760,158 00	765,136 30
Yangtze	Shanghai	362,631 63	276,387 47	
Totals		\$20,703,026 59	\$14,809,980 79	\$17,973,056 41

TABLE No. 31.

Showing the various items composing the Assets of Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Location.	Real Estate.	Loans on Bond and Mortgage.	Stocks and Bonds owned by the company.	Amount loaned on stocks and other securities as collateral.	Cash in office and banks
Alliance Marine	London	\$100,000 00		\$1,379,459 18		\$122,125 62
Baloise	Bale, Switzerland		\$100,400 00	134,371 00		49,583 23
British Foreign Marine	Liverpool			1,572,352 04	\$1,921,752 18	182,639 52
Boston Marine	Boston		101,500 00	938,202 13	264,350 00	365,262 18
Canton	Hong Kong			312,333 63		633,275 06
China Traders'	Hong Kong		289,296 55	222,009 43		432,690 06
Chinese	Hong Kong		40,000 00	276,042 25		18,838 23
Danube	Vienna	440,976 00	194,400 00	809,940 95		320,106 90
Globe Marine	London			422,519 87	36,925 00	23,172 37
Great Western	New York			802,655 00		40,600 75
Helvetia Marine	St. Gall, Switzerland	110,200 00	362,184 55	127,389 50		332,863 03
International Marine	Liverpool			371,214 25	120,000 00	31,235 47
La Fonce	Paris	194,924 86		639,092 38		351,286 92
London and Provincial Marine	London		24,970 68	777,136 25		524,842 68
Magdeburg General	Magdeburg, Germany		1,744,400 00	409,233 40	600 00	40,291 11
Man On	Hong Kong	26,500 00	66,884 00			400,669 00
Maritime	Liverpool			1,239,231 88		48,871 37
North China	Shanghai	61,330 00		551,354 00		1,380,438 83
On Tai	Hong Kong		133,900 00			334,812 28
Reliance Marine	Liverpool			139,702 50	428,422 20	33,625 87
Sea	Liverpool			1,340,550 00		111,781 84
Standard Marine	Liverpool			806,065 00		51,142 50
Switzerland Marine	Zurich, Switzerland		42,000 00	260,167 34	361,750 00	45,858 74
Thames and Mersey	Liverpool			4,447,173 70	30,250 00	423,265 66
The Marine	London	350,000 00		4,167,880 00		90,356 00
Transatlantic Marine	Berlin		135,000 00	93,065 64		201,453 72
Union Marine	Liverpool		115,000 00	866,970 66	507,750 00	57,996 89
Universal Marine	London	152,949 27		1,418,099 75		356,603 89
Yangtze	Shanghai		187,500 00	563,207 50		717,228 02
Totals		\$1,436,880 13	\$3,539,435 78	\$25,137,479 23	\$4,019,419 38	\$7,752,217 74

TABLE No. 31—Continued.

NAME.	Location.	Interest due and accrued.	Premiums in course of collection.	Bills receivable not matured, taken for marine and inland risks.	All other Assets.	Total Assets.
Alliance Marine	London	\$960 77	\$35,739 47	\$4,601 04		\$1,642,886 08
Baloise	Bale, Switzerland	2,603 89	274,812 67			612,070 79
British Foreign Marine	Liverpool	10,875 40	279,788 60	119,552 40	\$6,357 00	4,093,327 14
Boston Marine	Boston	4,961 41	122,030 14	519,313 55		2,315,619 41
Canton	Hong Kong	18,718 02	120,222 23			1,084,548 94
China Traders'	Hong Kong	10,197 37	68,975 61		29,489 51	1,082,658 53
Chinese	Hong Kong	5,139 16	38,444 67		7,834 23	404,450 11
Danube	Vienna	6,214 25	232,471 53	18,151 57		2,004,109 63
Globe Marine	London		111,076 28	7,210 25	4,522 85	605,426 62
Great Western	New York		58,316 95	55,948 58	10,319 26	987,810 54
Helvetia	St. Gall, Switzerland	10,216 59	317,233 01		700 00	1,260,836 68
International Marine	Liverpool	5,924 10	52,928 14		1,226 74	582,528 70
La Fonce	Paris		724,370 27	21,882 96	139,668 50	2,071,245 89
London and Provincial Marine	London		139,082 94		1,686 32	1,457,718 87
Magdeburg General	Magdeburg, Germany	547 11	132,094 92	52,918 75	29,830 92	2,409,936 21
Man On	Hong Kong	5,000 00	16,000 00	61,884 00		578,937 00
Maritime	Liverpool		89,927 90		752 87	1,378,784 02
North China	Shanghai		161,880 00			2,155,002 83
On Tai	Hong Kong		3,018 62		6,833 95	475,564 85
Reliance Marine	Liverpool	1,317 47	50,300 00		11,080 75	664,508 79
Sea	Liverpool	5,818 91	119,938 70	43,278 68	46,540 55	2,015,528 68
Standard Marine	Liverpool		75,246 50	1,272 00	911 00	1,296,387 00
Switzerland Marine	Zurich, Switzerland		196,991 19	153,812 10	45,569 36	744,398 73
Thames and Mersey	Liverpool	73,607 02	192,183 64	49,559 74	6,693 16	5,222,712 92
The Marine	London		148,760 00	41,050 79	48,712 00	4,846,738 00
Transatlantic Marine	Berlin		92,504 34	74,560 79		596,584 49
Union Marine	Liverpool	12,264 07	138,731 95	41,123 13	34,198 23	1,774,034 93
Universal Marine	London		108,531 16	26,912 04		2,092,096 11
Yangtze	Shanghai	174 22	15,677 65			1,483,787 39
Totals		\$174,539 76	\$4,107,329 08	\$1,292,991 58	\$432,947 20	\$47,893,239 88

TABLE No. 32.

Showing the various items composing the Liabilities, except Capital Stock, of Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends
Alliance Marine	London	\$151,964 20	\$12,320 00		\$6,176 25
Baloise	Basle, Switzerland	6,000 00	167,764 80		251 00
British and Foreign Marine	Liverpool	3,532 55	239,450 00	\$44,928 00	1,287 80
Boston Marine	Boston	76,000 00	27,500 00		
Canton	Hong Kong		95,000 00		2,880 00
China Traders'	Hong Kong		49,000 00		
Chinese	Hong Kong				
Danube	Vienna	37,245 60			
Globe Marine	London	606 63			
Great Western	New York	11,200 00	26,620 00	21,943 00	1,589 40
Helvetia Marine	St. Gall, Switzerland	325,618 18			589 00
International Marine	Liverpool	231 04	76,250 00		
La Foncele	Paris	249,597 23			
London and Provincial Marine	London	79,830 00	72,395 00	9,000 00	
Magdeburg General	Magdeburg, Germany	11,494 75	55,563 00		
Man On	Hong Kong				
Maritime	Liverpool	70,900 00			
North China	Shanghai				
On Tai	Hong Kong		7,414 08		64,190 30
Reliance Marine	Liverpool	935 95	43,060 00		31 87
Sea	Liverpool	42,023 64	420,985 00	24,865 00	50 00
Standard Marine	Liverpool		125,745 00		
Switzerland Marine	Zurich, Switzerland		140,600 00		143 60
Thames and Mersey	Liverpool	235,690 00			1,723 24
The Marine	London	86,977 75			
Transatlantic Marine	Berlin	150,000 00			
Union Marine	Liverpool	4,248 81			
Universal Marine	London	37,039 72			
Yangtze	Shanghai				
Totals		\$1,636,491 40	\$1,758,870 51	\$115,236 00	\$80,726 59

TABLE No. 32—Continued.

NAME.	Location.	Marine Reinsurance.	All other Claims.	Total Liabilities. Capital not included.	Net Surplus.
Alliance Marine	London	\$135,541 33		\$154,037 58	\$238,848 50
Baloise	Basle, Switzerland	78,912 82		231,128 02	180,942 77
British and Foreign Marine	Liverpool	217,550 40	\$65,152 02	502,883 02	2,630,644 12
Boston Marine	Boston	621,548 21		874,630 86	441,088 55
Canton	Hong Kong	276,179 00	3,250 00	382,929 00	201,619 94
China Traders'	Hong Kong	61,000 00	2,996 14	161,876 14	590,782 39
Chinese	Hong Kong	36,680 70	8,681 45	94,332 15	10,117 86
Danube	Vienna	11,992 23	1,315,028 88	1,364,266 71	159,842 82
Globe Marine	London	27,174 00	96,623 17	124,403 80	
Great Western	New York	65,927 00	112,552 38	239,831 78	65,898 76
Helvetia Marine	St. Gall, Switzerland	154,279 15	60,333 41	540,839 74	337,196 94
International Marine	Liverpool	89,137 46	4,646 26	170,284 76	12,243 84
La Foncele	Paris	292,280 15	146,097 96	689,975 34	131,270 55
London and Provincial Marine	London	163,978 27	11,009 01	256,382 28	701,336 59
Magdeburg General	Magdeburg, Germany	3,090 78	1,553,404 27	1,567,969 80	91,946 41
Man On	Hong Kong	1,500 00		57,083 00	21,874 00
Maritime	Liverpool	97,750 00	15,850 50	193,430 50	685,353 52
North China	Shanghai	175,000 00	400 00	309,590 30	514,000 00
On Tai	Hong Kong	539 77		8,003 85	53,894 33
Reliance Marine	Liverpool	57,888 89	19,222 84	121,119 55	143,389 24
Sea	Liverpool	252,772 97	114,900 20	855,596 81	659,931 87
Standard Marine	Liverpool	105,255 00	71,004 00	302,004 00	494,383 00
Switzerland Marine	Zurich, Switzerland	121,000 00	109,208 20	370,351 80	173,448 93
Thames and Mersey	Liverpool	941,605 00	69,011 40	1,262,529 64	2,960,183 29
The Marine	London	104,240 00		178,225 00	3,768,513 00
Transatlantic Marine	Berlin	79,281 42	72,063 87	132,466 39	
Union Marine	Liverpool	158,430 75	62,310 02	370,740 77	692,094 16
Universal Marine	London	206,200 00		247,485 06	1,094,610 05
Yangtze	Shanghai	17,666 32	3,498 05	193,651 09	765,136 30
Totals		\$4,554,451 62	\$3,919,224 03	\$12,065,000 45	\$17,973,056 41

TABLE NO. 33.

Showing the various items composing Incomes of Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Location.	Marine Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from other sources.	Received from all other sources.	Total Income.
Alliance Marine	London	\$346,721 91		\$48,319 27	\$32,345 83	\$427,387 01
Baloise	Basle, Switzerland	592,040 78		16,512 53	63 29	608,616 60
British and Foreign Marine	Liverpool	1,591,735 02		150,673 54	101 40	1,742,509 96
Boston Marine	Boston	1,322,680 24		88,066 42		1,410,746 66
Canton	Hong Kong	1,237,009 10		48,594 77		1,285,603 87
China Traders'	Hong Kong	595,224 42		62,580 27	689 98	658,494 67
Chinese	Hong Kong	188,117 95		22,709 44	1,257 46	216,589 73
Danube	Vienna	61,471 57	\$4,414 88	26,319 26	477,901 85	594,634 82
Globe Marine	London	258,252 30	29,242 14	30,404 00	20 63	288,676 93
Great Western	New York	460,032 24		27,225 41		487,257 65
Helvetia Marine	St. Gall, Switzerland	741,438 91		37,271 53		778,710 44
International Marine	Liverpool	311,311 43		21,948 50		333,260 55
La Fonceiere	Paris	1,099,627 36		32,987 10	3,602 06	1,136,216 52
London and Provincial Marine	London	696,522 05		62,923 95		759,446 00
Magdeburg General	Magdeburg, Germany	79,773 39	69,032 00	19,657 93	923,338 85	1,092,002 17
Man On	Hong Kong	148,675 00		43,881 00	1,248 10	193,804 10
Maritime	Liverpool	400,143 75		50,817 75	109 63	451,071 13
North China	Shanghai	1,416,061 11		70,186 00	1,870 24	1,488,117 35
On Tai	Hong Kong	286,321 07	12,537 29	16,559 84	235 62	331,579 06
Reliance Marine	Liverpool	313,891 60		25,846 04	86	339,736 26
Sea	Liverpool	948,378 62		71,833 95	1,596 00	1,021,808 57
Standard Marine	Liverpool	478,440 55		43,770 35	49 20	522,260 10
Switzerland Marine	Zurich, Switzerland	672,548 31		13,376 84		685,925 15
Thames and Mersey	Liverpool	1,682,505 54		166,095 00	29,073 58	1,869,764 37
The Marine	London	817,785 00		178,185 25		995,970 25
Transatlantic Marine	Berlin	486,985 59		15,318 02	1,271 70	503,575 31
Union Marine	Liverpool	586,882 95		58,292 93	76 25	645,252 13
Universal Marine	London	769,862 72		73,372 45		843,235 17
Yangtze	Shanghai	464,913 88	38,381 10	22,989 47	39,382 82	566,667 27
Totals		\$19,291,304 36	\$153,607 41	\$1,544,918 81	\$1,530,645 97	\$22,520,476 55

TABLE NO. 34.

Showing the various items composing the Expenditures of Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Location.	Marine Losses.	Dividends.	Brokerage and Commissions.	Office Salaries.	Taxes.	All other Expenditures.	Total Expenditures.
Alliance Marine	London	\$424,817 47	\$50,000 00	\$48,989 75	\$72,381 08		\$236 04	\$547,434 59
Baloise	Basle, Switzerland	489,571 98	16,000 00	13,692 98	23,600 84	\$7,045 10	186 38	578,348 95
British and Foreign Marine	Liverpool	1,224,350 10	264,000 00	81,466 66	127,328 66	25,571 95		1,636,416 86
Boston Marine	Boston	940,190 90	100,000 00	73,457 27	55,289 46			1,256,562 03
Canton	Hong Kong	479,740 96	50,000 00	15,978 07	10,000 00			613,198 23
China Traders'	Hong Kong	354,235 92	192,371 93	11,877 20	67,525 57	12 88		630,111 49
Chinese	Hong Kong	149,093 18	18,000 00	88,183 95	130,093 21	14,383 04		221,164 33
Danube	Vienna	47,361 36	36,000 00		49,986 74			620,042 60
Globe Marine	London	299,482 66			34,081 99			349,469 40
Great Western	New York	329,144 31	23,182 80	40,887 58	34,081 99	4,992 52		432,089 20
Helvetia Marine	St. Gall, Switzerland	590,947 36	37,500 00	49,378 99	29,966 89	9,850 09		680,143 33
International Marine	Liverpool	220,012 52	58,672 00	2,843 71	21,820 44	50 00		244,726 67
La Fonceiere	Paris	728,579 40		123,812 10	139,478 37			991,869 87
London and Provincial Marine	London	578,248 77	75,000 00		53,891 29	3,714 20		726,709 82
Magdeburg General	Magdeburg, Germany	64,888 82		6,749 74	19,485 27		15,855 56	1,009,105 46
Man On	Hong Kong	93,718 00	58,672 00		16,788 80	815 00	884,796 86	1,099,105 46
Maritime	Liverpool	458,048 43	100,000 00	8,310 25	33,268 81		1,946 30	611,345 09
North China	Shanghai	637,663 56	514,725 00	22,924 00	108,500 00	60 00	95,000 00	1,378,872 56
On Tai	Hong Kong	242,262 04	104,632 39	9,127 11	25,348 00	1,410 10	2,708 19	385,487 83
Reliance Marine	Liverpool	199,941 12	15,000 00		41,432 41			265,973 53
Sea	Liverpool	724,421 06	50,220 00	3,494 33	40,016 35	2,656 16	41 93	822,849 83
Standard Marine	Liverpool	455,509 00	25,000 00		34,351 00			514,860 00
Switzerland Marine	Zurich, Switzerland	612,127 99		35,043 86	49,599 28	9,227 82	8,700 67	714,699 62
Thames and Mersey	Liverpool	1,481,824 06	299,510 00		167,355 50	2,774 16		1,851,463 72
The Marine	London	442,180 00	350,000 00		100,690 00			882,870 00
Transatlantic Marine	Berlin	209,024 87		38,566 42	11,604 75	7,819 98		267,016 02
Union Marine	Liverpool	749,201 29	35,560 00	4,553 63	65,021 50			854,336 42
Universal Marine	London	760,158 00	125,000 00		98,119 39			981,277 39
Yangtze	Shanghai	190,755 32	94,500 00	25,805 25	44,309 29	61 00	7,170 77	362,631 63
Totals		\$14,176,630 45	\$2,634,874 12	\$706,942 85	\$1,695,756 09	\$90,628 97	\$1,398,194 11	\$20,703,026 59

TABLE No. 35.

Showing amount of Risks written, Premiums received, and Amount of Risks in force on the thirty-first day of December, 1882, with premiums thereon, of Marine Insurance Companies doing business in California.

NAME.	Location.	Marine Risks written during the year.	Premiums.	Marine Risks in force December 31, 1882.	Premiums.
Alliance Marine	London	\$76,635,665 00	\$464,201 33	\$13,363,920 00	\$135,541 33
Belise	Basle, Switzerland	452,308,013 00	933,941 98	17,798,000 00	78,912 82
British and Foreign Marine	Liverpool	264,588,647 00	2,016,340 80	31,431,955 00	284,164 80
Boston Marine	Boston	92,945,593 00	1,404,001 12	9,834,110 00	621,548 21
Canton	Hong Kong	143,243,514 00	1,324,676 47	19,757,900 00	276,179 00
China Traders'	Hong Kong			9,430,000 00	54,000 00
Chinese	Hong Kong	24,481,536 00	205,267 11	1,865,338 00	33,220 61
Danube	Vienna	28,444,710 00	104,660 61	2,790,928 00	11,992 23
Globe Marine	London	56,383,075 00	258,252 30	8,293,755 00	27,174 00
Great Western	New York	50,066,837 00	545,952 90	6,046,756 00	65,927 00
Helvetia Marine	St. Gall, Switzerland	571,599,042 00	1,107,918 32	11,034,934 00	154,279 15
International Marine	Liverpool	32,916,860 00	311,311 43	6,589,535 00	118,876 09
La Fonciere	Paris	599,023,023 00	1,057,497 08	19,387,257 00	292,280 15
London and Provincial Marine	London	112,884,485 00	889,639 16	10,655,695 00	163,978 27
Magdeburg General	Magdeburg, Germany	132,905,616 00	138,410 35	10,655,695 00	3,090 78
Man On	Hong Kong	36,109,200 00	148,675 00	2,821,899 00	
Maritime	Liverpool	72,368,885 00	400,143 75	7,688,140 00	130,335 00
North China	Shanghai				
On Tai	Hong Kong				
Reliance Marine	Liverpool	51,240,225 00	468,071 81	348,742 00	1,179 54
Sea	Liverpool	67,638,170 00	943,932 97	4,768,800 00	86,047 56
Standard Marine	Liverpool	38,112,780 00	478,440 00	10,310,980 00	252,772 97
Switzerland Marine	Zurich, Switzerland			8,394,590 00	105,255 00
Thames and Mersey	Liverpool	161,835,210 00	2,409,386 74	46,229,180 00	941,605 00
The Marine	London				
Transatlantic Marine	Berlin	123,742,981 00	591,116 60	7,320,415 00	79,281 42
Union Marine	Liverpool			15,887,550 00	213,393 16
Universal Marine	London	85,603,555 00	958,330 00	13,149,305 00	357,725 00
Yangtze	Shanghai	54,254,350 00	525,691 26	1,423,899 00	17,666 32
Totals		\$3,329,830,872 00	\$17,705,959 09	\$286,623,383 00	\$4,506,425 41

TABLE No. 36—RECAPITULATION.

Summary of Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock of Fire and Marine Insurance Companies doing business in California, on the thirty-first day of December, 1882.

NAME.	Cash Capital paid up.	Total Assets.	Liabilities, Capital not included.	Total Income.	Total Expenditures.	Losses incurred during the year.	Net Surplus.
California Companies	\$3,500,000 00	\$5,761,189 71	\$1,390,344 31	\$2,604,290 59	\$2,343,265 88	\$1,112,027 43	\$870,845 40
Companies of other States	34,728,000 00	92,916,531 25	31,719,225 43	42,761,010 32	40,575,293 75	24,021,316 29	25,342,162 38
Companies of foreign countries	34,500,491 15	201,030,272 38	124,229,846 93	68,797,844 02	66,220,948 61	40,246,312 00	42,786,880 42
Marine Companies	17,342,746 67	47,893,239 88	12,065,000 45	22,520,476 55	20,703,026 59	14,809,980 79	17,973,056 41
Totals	\$90,071,237 82	\$347,601,233 22	\$169,404,417 12	\$136,683,621 48	\$129,842,534 83	\$80,189,836 51	\$86,972,924 61

TABLE No. 37—RECAPITULATION.

Showing the various items comprising the Assets of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned by the companies.	Amounts loaned on stocks and other securities as collateral.	Cash in office and banks.
California Companies	\$686,175 61	\$1,242,168 65	\$2,626,550 82	\$158,653 00	\$516,237 74
Companies of other States	6,112,522 93	11,431,752 11	58,278,725 17	5,632,840 24	5,791,960 57
Companies of foreign countries	14,297,955 06	54,107,425 09	86,581,345 48	15,097,088 85	8,471,259 28
Marine Companies	1,456,880 13	3,539,435 78	26,137,479 23	4,019,419 38	7,752,217 74
Totals	\$22,533,543 73	\$70,320,781 63	\$172,624,100 70	\$24,908,031 47	\$22,531,675 33
NAME.	Interest due and accrued.	Premiums in course of collection.	Bills receivable, not matured, taken for Fire, Marine, and Inland Risks.	All other Assets.	Total Assets.
California Companies	\$41,046 22	\$351,340 51	\$104,808 67	\$34,178 49	\$5,761,189 71
Companies of other States	513,289 62	4,132,545 89	566,877 78	456,216 94	92,816,531 25
Companies of foreign countries	1,458,580 52	8,007,565 10	473,479 48	12,535,563 52	201,030,272 38
Marine Companies	174,539 76	4,107,329 08	1,292,891 58	432,947 20	47,393,259 88
Totals	\$2,187,456 12	\$16,598,780 58	\$2,437,957 51	\$13,458,906 15	\$347,601,233 22

TABLE No. 38—RECAPITULATION.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends remaining unpaid.	Fire Reinsurance.
California Companies	\$9,714 90	\$92,373 98	\$19,292 10	\$2,966 00	\$1,087,548 59
Companies of other States	1,242,959 31	2,595,512 45	331,971 95	14,169 72	26,262,755 30
Companies of foreign countries	6,433,921 63	2,772,051 71	34,250 00	274,733 48	26,757,332 03
Marine Companies	1,636,401 40	1,758,870 51	115,236 00	80,726 89	-----
Totals	\$9,323,087 24	\$7,218,808 65	\$500,750 05	\$372,596 09	\$54,107,635 92
NAME.	Marine Reinsurance.	Reinsurance Fund, under Life or other special department	All other Claims.	Total Liabilities, Capital not included.	Net Surplus.
California Companies	\$156,411 67	-----	\$22,037 07	\$1,390,344 31	\$870,845 40
Companies of other States	743,302 39	-----	528,554 31	31,719,225 43	25,342,162 38
Companies of foreign countries	1,425,117 86	-----	4,201,334 97	124,229,548 93	42,786,860 42
Marine Companies	4,654,451 62	\$82,331,105 25	3,919,224 03	12,065,000 45	17,973,036 41
Totals	\$6,879,283 54	\$82,331,105 25	\$8,671,150 38	\$169,404,417 12	\$86,972,924 61

TABLE NO. 39.—RECAPITULATION.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Fire Premiums.	Marine Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from other sources.	Rents.	From all other sources.	Total Income.
California Companies.....	\$1,906,060 54	\$441,566 90	\$110,534 91	\$97,802 75	\$44,525 93	\$3,809 56	\$2,604,290 59
Companies of other States.....	34,129,752 45	4,386,271 80	701,543 37	3,202,997 84	225,715 52	114,729 34	42,761,010 32
Companies of foreign countries.....	55,339,596 78	3,421,091 37	153,607 41	5,521,051 72	4,516,104 15	4,516,104 15	68,797,844 02
Marine Companies.....		19,291,304 36		1,544,918 81		1,530,645 97	22,520,476 55
Totals.....	\$91,375,409 77	\$27,540,224 43	\$965,685 69	\$10,366,771 12	\$270,241 45	\$6,165,289 02	\$136,883,621 48

TABLE NO. 40.—RECAPITULATION.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commissions.	Office Salaries.	Taxes.	All other Expenditures.	Total Expenditures.
California Companies.....	\$85,245 95	\$200,083 64	\$339,748 50	\$365,700 11	\$258,277 18	\$40,623 68	\$253,586 82	\$2,343,265 88
Companies of other States.....	19,864,581 19	3,284,842 85	4,200,923 68	6,453,090 62	2,766,718 53	980,041 76	3,006,095 12	40,576,293 75
Companies of foreign countries.....	36,296,329 19	3,019,364 63	5,815,384 01	7,825,493 50	8,014,466 62	423,099 60	4,826,811 06	66,220,948 61
Marine Companies.....		14,176,630 45	2,634,574 12	706,942 85	1,695,756 09	90,628 97	1,398,194 11	20,703,026 59
Totals.....	\$57,046,156 33	\$20,680,921 57	\$12,990,930 31	\$15,351,227 08	\$12,754,218 42	\$1,534,394 01	\$9,484,687 11	\$129,842,534 83

TABLE NO. 41.—RECAPITULATION.

Showing amount of Risks written, Premiums received, and amount of Risks in force on the thirty-first day of December, 1882, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California.

NAME.	RISKS WRITTEN DURING THE YEAR.					RISKS IN FORCE DECEMBER 31, 1882.				
	Fire.	Premiums.	Marine.	Premiums.	Total Premiums.	Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
California Companies.....	\$168,080,718 00	\$2,319,918 57	\$32,329,548 00	\$610,346 70	\$2,930,265 27	\$153,205,187 00	\$2,118,329 89	\$4,527,512 00	\$276,480 23	\$2,834,810 12
Companies of other States.....	3,917,458,056 00	38,707,868 40	874,335,555 00	5,786,503 16	44,444,371 56	4,351,472,478 00	46,178,352 07	62,647,171 00	845,062 45	47,023,414 52
Companies of foreign countries.....	18,002,016,928 00	63,677,846 50	409,782,939 00	4,913,156 34	68,591,002 84	12,384,579,053 00	46,578,595 65	100,604,463 00	1,697,648 54	48,276,244 19
Marine Companies.....			3,329,830,872 00	17,705,959 09	17,705,959 09			286,623,383 00	4,506,425 41	4,506,425 41
Totals.....	\$22,087,555,732 00	\$104,705,633 47	\$4,646,278,914 00	\$28,965,965 29	\$133,671,598 76	\$16,889,256,718 00	\$94,875,277 61	\$454,402,549 00	\$7,325,616 63	\$102,740,894 34

TABLE No. 42.

Showing the various items composing the Assets of Life Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Location.	Loans on Bond and Mortgage.	Loans on Stocks and other collaterals.	Bonds and Stocks owned by the company.	Cash in office and banks.	Real Estate.
Pacific Mutual Life	San Francisco	\$697,123 66	\$15,223 85	\$6,600 00	\$47,915 84	\$133,367 47
Atlas Life	Hartford	11,390,681 18	789,253 42	9,716,117 90	2,779,543 41	459,466 88
Brooklyn Life	New York	706,174 00	54,072 04	395,628 00	66,385 23	137,684 32
Connecticut Mutual Life	Hartford	20,482,823 42	366,803 28	11,991,086 89	2,624,600 40	12,040,468 88
Equitable Life	New York	11,286,129 27	10,417,000 00	12,547,760 00	2,897,983 44	9,250,628 44
Germania Life	New York	5,473,973 81	456,132 79	2,044,615 60	142,867 68	1,505,237 68
Manhattan Life	New York	2,782,333 41	3,893,556 61	1,356,156 75	12,691 62	1,038,217 99
Mutual Benefit Life	Newark	6,656,355 42	12,463,234 63	9,156,195 95	809,049 92	2,466,795 39
Mutual Life	New York	41,550,317 82	17,089,960 00	20,618,635 00	2,729,386 87	7,851,516 39
National Life	Chicago	833,735 47	293,000 00	186,020 00	75,844 75	1,832,497 38
New England Mutual Life	Boston	2,319,998 00	954,931 25	9,647,761 50	571,543 99	1,342,637 50
New York Life	New York	19,306,940 16	4,313,000 00	19,953,956 52	1,270,026 67	4,133,065 13
Northwestern Mutual Life	Milwaukee	14,330,286 86	346,890 55	2,995,385 07	624,174 96	1,534,206 14
Travelers'	Hartford	2,039,696 27	101,074 33	1,497,360 98	244,382 89	876,476 58
Union Mutual Life	Portland, Me.	1,539,888 29	65,117 36	1,544,332 50	122,006 39	1,925,171 06
Washington Life	New York	3,885,613 02			322,483 64	514,545 36
Totals		\$151,082,170 07	\$51,629,250 11	\$104,906,444 80	\$15,350,887 70	\$347,042,003 00

TABLE No. 42—Continued.

NAME.	Location.	Premium Notes and Loans.	Interest due and accrued.	Net value of deferred and uncollected Premiums.	All other admitted Assets.	Total Assets.
Pacific Mutual Life	San Francisco	\$53,914 35	\$36,840 14	\$38,837 36	\$41,730 33	\$1,073,543 00
Atlas Life	Hartford	2,297,531 94	409,461 26	175,952 84		28,018,028 83
Brooklyn Life	New York	127,075 41	12,688 96	27,442 35	4,534 31	1,531,979 62
Connecticut Mutual Life	Hartford	3,083,074 35	928,065 72	44,807 12	16,590 96	51,578,411 03
Equitable Life	New York		300,929 17	972,812 00	82,837 12	47,755,079 44
Germania Life	New York		50,544 35	211,902 04	8,395 83	9,893,869 78
Manhattan Life	New York	1,358,649 25	101,775 93	116,499 93	2,595 24	10,662,476 73
Mutual Benefit Life	Newark	3,885,150 25	602,457 32	213,760 70	45,971 07	36,300,971 56
Mutual Life	New York		1,236,731 63	859,816 01		97,748,363 72
National Life	Chicago	20,906 36	30,063 84	15,066 63	16,971 10	3,302,099 93
New England Mutual Life	Boston	1,281,086 97	180,741 04	115,372 55	12,109 05	16,432,181 85
New York Life	New York	494,032 23	306,538 37	747,960 88	19,461 69	50,550,981 65
Northwestern Mutual Life	Milwaukee	1,482,854 15	268,073 41	276,002 23	66 67	19,752,995 96
Travelers	Hartford		49,523 24	115,039 20		6,667,394 40
Union Mutual Life	Portland, Me.	836,767 00	134,647 72	110,623 49	5,430 94	6,272,970 20
Washington Life	New York		41,825 35	100,647 92		6,534,465 15
Totals		\$14,921,042 86	\$4,682,895 75	\$4,202,533 25	\$256,884 31	\$394,073,911 85

TABLE NO. 43.

Showing the various items composing the Liabilities, Capital not included, of Life Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Location.	Losses adjusted and in process of adjustment.	Losses Resisted.	Net value of outstanding Policies (American Table), Interest $4\frac{1}{2}$ pr ct.	Unpaid Dividends, etc., due policy holders.	All other Liabilities.	Total Liabilities.	Surplus as regards policy holders.
Pacific Mutual Life	San Francisco	\$16,200 00		\$937,518 00			\$937,518 00	\$119,825 00
Aetna Life	Hartford	296,630 40	\$51,586 37	21,687,220 00	\$55,875 12	\$2,006 92	22,094,318 81	5,923,710 02
Brooklyn Life	New York	38,115 00	9,000 00	1,271,936 74	2,099 72	8,882 00	1,330,033 46	201,946 16
Connecticut Mutual Life	Hartford	643,579 25		43,714,243 00	96,279 83	289,015 49	44,743,117 57	6,835,293 46
Equitable Life	New York	123,546 88		36,941,133 00	80,727 00	77,280 39	37,222,687 27	10,533,392 17
Germania Life	New York	113,962 23	23,810 05	8,405,119 69	40,516 10	31,424 56	8,614,832 63	1,278,837 15
Manhattan Life	New York	208,600 14	25,500 00	8,085,292 00	59,816 64	30,000 00	8,410,208 78	2,252,267 95
Mutual Benefit Life	Newark	282,991 00	32,000 00	30,703,443 00	192,950 37		31,217,128 35	5,083,843 21
Mutual Life	New York	880,120 00	127,326 00	84,443,302 00		33,729 86	85,454,477 86	12,291,885 86
National Life	Chicago	84,721 36	31,000 00	2,149,147 00		11,648 77	2,276,517 13	1,025,581 80
New England Mutual Life	Boston	140,959 00		12,759,739 23	78,765 06		13,009,463 29	3,422,718 56
New York Life	New York	507,771 87	36,000 00	39,963,734 00		42,008 22	40,339,514 09	10,011,467 56
Northwestern Mutual Life	Milwaukee	155,561 29	46,300 00	15,331,104 00	4,000 00	72,738 31	15,809,703 60	4,142,592 36
Travelers'	Hartford	221,962 00	57,000 00	3,701,951 00		643,584 71	4,624,497 71	2,042,596 69
Union Mutual Life	Portland, Me.	54,563 00	48,680 00	5,426,967 00	8,980 82	13,389 66	5,552,580 48	720,389 72
Washington Life	New York	28,128 88	16,437 69	5,569,643 00		7,422 41	5,621,631 98	912,833 17
Totals		\$3,768,412 30	\$504,640 11	\$321,111,492 66	\$620,010 66	\$1,269,875 28	\$327,274,431 01	\$86,799,480 84

TABLE NO. 44.

Showing the various items composing the Incomes of Life Insurance Companies doing business in California, on the thirty-first day of December, 1882.

NAME.	Location.	Premiums received in cash.	Interest received on cash loans and on bonds and dividends on stocks.	Rents, Discounts, etc.	Interest on premium notes and loans.	Received from all other sources.	Premiums received in notes.	Total Income.
Pacific Mutual Life	San Francisco	\$290,359 09	\$57,105 38	\$1,262 22	\$3,632 27		\$23,117 69	\$375,476 65
Aetna Life	Hartford	2,380,084 89	1,318,930 88	8,184 32	117,045 61	\$69,658 41	139,352 66	4,033,226 47
Brooklyn Life	New York	192,002 32	65,122 31	7,195 29	7,505 77	1,303 38	4,808 98	277,938 05
Connecticut Mutual Life	Hartford	4,993,023 83	1,920,497 40	486,716 00	197,993 97	155,853 89	5,006 00	7,759,091 09
Equitable Mutual Life	New York	8,922,369 08	1,963,741 67	458,581 15		544,479 51		11,879,171 41
Germania Life	New York	1,361,650 81	438,024 76	45,790 59		430 15		1,845,896 31
Manhattan Life	New York	941,941 02	395,183 11	66,681 30		17,600 58	71,980 08	1,634,732 40
Mutual Benefit Life	Newark	3,776,582 43	1,520,598 72	60,731 43	229,087 34	188,569 77	267,229 79	6,037,799 48
Mutual Life	New York	12,845,592 86	4,848,921 40	229,844 39				17,924,358 65
National Life	Chicago	146,226 85	134,431 03	99,724 45	1,235 74		544 17	382,162 04
New England Mutual Life	Boston	1,402,527 91	648,205 29	68,980 80	92,345 69	20,487 56	422,059 86	2,654,607 11
New York Life	New York	8,690,398 41	2,378,079 06	123,381 67	35,043 19	226,169 23	40,472 24	11,494,143 80
Northwestern Mutual Life	Milwaukee	2,445,070 55	1,043,034 81	10,534 26	122,120 77		175,077 43	3,765,837 82
Travelers'	Hartford	2,403,054 86	310,028 68	30,388 00		7,418 00		2,776,889 54
Union Mutual Life	Portland, Me.	678,960 61	158,101 30	47,561 88			53,380 00	991,056 34
Washington Life	New York	1,278,000 56	300,529 73	22,990 22		28,449 19		1,629,969 73
Totals		\$62,747,845 88	\$17,496,535 26	\$1,768,517 97	\$1,001,009 21	\$1,255,419 67	\$1,203,028 90	\$75,472,356 89

TABLE No. 45.

Showing the various items composing the Expenditures of Life Insurance Companies doing business in California, on the thirty-first day of December, 1892.

NAME.	Location.	LOSSES AND CLAIMS.		PURCHASED, Lapsed, AND SURRENDERED POLICIES.		DIVIDENDS TO POLICY HOLDERS.	
		Cash.	Note.	Cash.	Note.	Cash.	Note.
Pacific Mutual Life.....	San Francisco.	\$120,301 53	\$1,877 31	\$48,883 81	\$4,029 93	\$17,800 33	\$2,781 47
Aetna Life.....	Hartford.....	1,622,372 70	108,056 62	185,410 91	38,855 83	355,425 92	150,818 02
Brooklyn Life.....	New York.....	99,872 32	5,650 97	50,191 07	1,886 84	14,049 74	2,768 99
Connecticut Mutual Life.....	Hartford.....	3,100,532 27	76,975 00	785,986 30	115,499 93	1,172,651 13	57,849 55
Equitable Life.....	New York.....	3,113,117 50		978,741 21		1,842,031 23	
Germania Life.....	New York.....	804,912 78		126,217 47		172,598 24	
Manhattan Life.....	New York.....	618,378 12	46,585 74	114,538 97	55,863 97		
Mutual Benefit Life.....	Newark.....	2,479,031 11	143,201 42	461,901 57	106,538 25	1,178,119 26	9,238 28
Mutual Life.....	New York.....	6,031,913 20		3,653,584 66		3,139,320 83	
National Life.....	Chicago.....	148,126 85	1,900 62	219,443 27	2,699 23		
New England Mutual Life.....	Boston.....	1,276,536 31	62,246 69	80,986 26	53,514 41	457,595 74	59,308 25
New York Life.....	New York.....	2,352,859 14	29,601 81	871,524 28	10,293 59	2,432,618 77	4,268 31
Northwestern Mutual Life.....	Milwaukee.....	1,194,643 54	70,532 03	154,939 34	36,319 99	509,532 25	177,363 11
Travelers'.....	Hartford.....	970,038 46		34,437 30			
Union Mutual Life.....	Portland, Me.....	534,329 10	55,142 00	89,119 04	34,520 00	47,749 01	24,695 87
Washington Life.....	New York.....	596,193 62		241,790 11		224,762 58	
Totals.....		\$25,063,158 55	\$601,920 21	\$8,097,665 57	\$460,021 97	\$11,739,679 24	\$518,308 14

TABLE No. 45—Continued.

NAME.	Location.	Dividends to stockholders.	Salaries and commissions, and expense of conducting business.	Total Expenditures.	
				All other payments.	
Pacific Mutual Life.....	San Francisco		\$73,589 18	\$19,972 16	\$929,215 72
Aetna Life.....	Hartford.....	\$75,000 00	464,155 20	54,769 70	3,654,864 90
Brooklyn Life.....	New York.....	10,000 00	49,034 63	26,616 54	260,069 10
Connecticut Mutual Life.....	Hartford.....		781,032 13	274,286 24	6,864,812 55
Equitable Life.....	New York.....	7,000 00	1,238,949 73	681,699 23	7,861,538 90
Germania Life.....	New York.....	24,000 00	293,833 69	28,692 60	1,450,654 78
Manhattan Life.....	New York.....	40,000 00	194,306 84	93,012 91	1,347,049 04
Mutual Benefit Life.....	Newark.....		610,146 43	83,574 60	5,091,730 93
Mutual Life.....	New York.....		1,567,573 04	367,424 81	14,759,786 54
National Life.....	Chicago.....	150,000 00	74,007 90	53,379 28	649,617 15
New England Mutual Life.....	Boston.....		246,918 52	113,865 02	2,350,691 20
New York Life.....	New York.....		1,318,269 95	976,612 09	7,996,187 94
Northwestern Mutual Life.....	Milwaukee.....		561,920 59	253,099 16	2,958,370 01
Travelers'.....	Hartford.....	96,000 00	844,750 69	136,977 51	2,052,203 96
Union Mutual Life.....	Portland, Me.....		225,748 34	42,472 30	1,053,775 66
Washington Life.....	New York.....	8,653 75	206,830 16	84,261 83	1,361,492 05
Totals.....		\$410,653 75	\$8,750,167 02	\$3,290,435 98	\$58,932,010 43

TABLE No. 46.

Showing the number and amount of Policies, including additions, in force at the end of the previous year, and an exhibit of the Policies issued, and of those which have ceased to be in force during the year, and those in force at the end of the year—Companies doing business in California on December 31, 1882.

NAME.	Location.	POLICIES IN FORCE DECEMBER 31, 1881.		POLICIES ISSUED AND REVIVED DURING THE YEAR.		TOTAL.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	2,782	\$7,059,158 00	615	\$1,968,115 00	3,397	\$9,017,273 00
Ætna Life	Hartford	57,627	79,772,425 44	5,204	9,594,636 00	62,831	89,367,061 44
Brooklyn Life	New York	3,285	5,979,169 00	540	692,381 00	3,825	6,608,548 00
Connecticut Mutual Life	Hartford	63,913	159,039,868 00	3,461	8,464,005 00	67,374	167,503,873 00
Equitable Life	New York	58,112	200,679,019 00	15,068	62,262,279 00	73,180	262,941,298 00
Germania Life	New York	20,587	35,506,650 00	2,125	4,733,331 00	22,712	40,239,981 00
Manhattan Life	New York	11,304	32,264,439 00	1,207	3,521,047 00	12,511	35,776,386 00
Mutual Benefit Life	Newark	46,652	127,411,677 00	4,377	11,031,145 00	51,029	138,442,822 00
Mutual Life	New York	101,490	315,900,137 00	11,416	37,234,458 00	112,906	353,134,595 00
National Life	Chicago	5,966	9,606,031 00	159	175,830 00	6,125	9,781,861 00
New England Mutual Life	Boston	19,400	57,801,680 00	2,086	6,150,292 00	21,486	63,991,872 00
New York Life	New York	53,927	151,760,824 00	12,178	41,395,520 00	66,105	193,056,344 00
Northwestern Mutual Life	Milwaukee	37,491	74,593,740 00	6,888	18,719,669 00	44,379	93,223,409 00
Travelers	Hartford	12,556	20,511,522 00	2,032	4,531,375 00	14,588	25,042,897 00
Union Mutual Life	Portland, Maine	13,725	24,083,550 59	2,620	4,727,933 51	16,345	23,811,484 10
Washington Life	New York	11,960	25,928,150 00	2,892	6,891,831 00	14,792	32,819,981 00
Totals		520,777	\$1,327,787,940 03	72,868	\$221,990,847 51	593,585	\$1,549,789,685 54

TABLE No. 46—Continued.

NAME.	Location.	POLICIES TERMINATED.		NET POLICIES IN FORCE DECEMBER 31, 1882.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	529	\$1,447,809 00	2,868	\$7,569,464 00
Ætna Life	Hartford	3,702	6,438,201 00	59,129	82,928,860 44
Brooklyn Life	New York	510	859,320 00	3,315	5,749,228 00
Connecticut Mutual Life	Hartford	3,712	10,398,122 00	63,662	157,105,751 00
Equitable Life	New York	7,500	30,111,678 00	65,680	232,829,620 00
Germania Life	New York	1,586	3,350,777 00	21,126	36,889,204 00
Manhattan Life	New York	1,021	3,085,916 00	11,490	32,690,470 00
Mutual Benefit Life	Newark	3,192	8,823,717 00	47,837	129,619,105 00
Mutual Life	New York	6,692	23,580,421 00	106,214	329,554,174 00
National Life	Chicago	1,062	2,148,008 00	5,043	7,633,853 00
New England Mutual Life	Boston	1,692	4,693,135 00	19,854	59,207,737 00
New York Life	New York	5,955	21,671,247 00	60,150	171,415,097 00
Northwestern Mutual Life	Milwaukee	3,508	9,867,985 00	40,871	83,355,424 00
Travelers	Hartford	1,145	2,206,584 00	13,443	22,836,313 00
Union Mutual Life	Portland, Maine	2,305	4,189,919 18	14,040	24,621,564 92
Washington Life	New York	1,397	3,445,962 00	13,395	29,374,019 00
Totals		45,468	\$136,318,801 18	548,117	\$1,413,469,884 36

TABLE No. 47.

Showing the Number and Amount of Policies which have ceased to be in force during the year, with the mode of their termination—Companies doing business in California, on the thirty-first day of December, 1892.

NAME.	Location.	BY DEATH.		BY EXPIRATION.		BY SURRENDER.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life.....	San Francisco.....	43	\$89,580 00	39	\$48,563 00	34	\$112,693 00
Aetna Life.....	Hartford.....	680	1,228,741 00	780	738,908 00	601	1,147,983 00
Brooklyn Life.....	New York.....	40	78,130 00	30	41,350 00	137	329,490 00
Connecticut Mutual Life.....	Hartford.....	1,042	2,542,298 00	332	705,490 00	1,242	3,803,159 00
Equitable Life.....	New York.....	743	2,674,441 00	111	509,835 00	1,606	7,353,137 00
Germania Life.....	New York.....	320	617,045 00	119	183,743 00	435	783,700 00
Manhattan Life.....	New York.....	211	533,453 00	59	132,070 00	103	368,142 00
Mutual Benefit Life.....	Newark.....	672	2,115,439 00	248	632,397 00	505	1,263,136 00
Mutual Life.....	New York.....	1,287	4,064,186 00	477	1,107,435 00	1,669	7,349,930 00
National Life.....	Chicago.....	72	154,036 00	29	51,763 00	737	1,238,956 00
New England Mutual Life.....	Boston.....	293	997,828 00	347	739,622 00	134	455,772 00
New York Life.....	New York.....	633	1,939,989 00	282	442,825 00	1,011	6,057,113 00
Northwestern Mutual Life.....	Milwaukee.....	414	849,278 00	320	2,354,422 00	391	730,436 00
Travelers'.....	Hartford.....	102	156,552 00	45	61,472 00	73	94,569 00
Union Mutual Life.....	Portland, Maine.....	189	386,747 00	545	966,365 00	222	400,066 00
Washington Life.....	New York.....	146	388,121 00	60	137,702 00	194	787,034 00
Totals.....		6,897	\$18,845,965 00	3,823	\$8,853,964 00	9,094	\$30,278,321 00

TABLE No. 47—Continued.

NAME.	Location.	BY LAPSE.		BY CHANGE AND DECREASE AND NOT TAKEN.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life.....	San Francisco.....	296	\$859,358 00	117	\$337,610 00
Aetna Life.....	Hartford.....	878	1,925,498 00	763	1,397,071 00
Brooklyn Life.....	New York.....	248	320,600 00	55	89,750 00
Connecticut Mutual Life.....	Hartford.....	858	2,433,675 00	238	913,500 00
Equitable Life.....	New York.....	3,197	10,872,105 00	1,843	8,700,160 00
Germania Life.....	New York.....	443	816,852 00	269	949,434 00
Manhattan Life.....	New York.....	348	982,014 00	300	1,070,237 00
Mutual Benefit Life.....	Newark.....	672	1,589,983 00	1,095	3,222,762 00
Mutual Life.....	New York.....	2,078	7,609,540 00	1,171	3,449,325 00
National Life.....	Chicago.....	86	176,900 00	158	495,353 00
New England Mutual Life.....	Boston.....	619	1,695,486 00	239	804,427 00
New York Life.....	New York.....	2,451	6,618,915 00	1,578	6,612,385 00
Northwestern Mutual Life.....	Milwaukee.....	1,877	4,152,872 00	506	1,780,977 00
Travelers'.....	Hartford.....	624	1,217,300 00	301	676,691 00
Union Mutual Life.....	Portland, Maine.....	504	794,849 00	845	1,641,892 00
Washington Life.....	New York.....	638	1,309,750 00	359	823,355 00
Totals.....		15,817	\$43,375,697 00	9,837	\$32,964,929 00

TABLE No. 48.

Statement of Office Collections, showing amounts collected from different companies, for the year ending on the thirty-first day of December, 1882.

NAME.	Amount.	NAME.	Amount.
California.....	\$24 75	Amount brought forward.....	\$7,380 76
Commercial.....	20 00	Insurance Co. of North America.....	1,309 94
Fireman's Fund.....	20 00	Ins. Co. of the State of Penn.....	352 75
Home Mutual.....	20 00	International Marine.....	20 00
Oakland Home.....	20 00	La Fongiere.....	20 00
State Investment.....	20 00	Lamar.....	127 73
Sun.....	36 00	Lancashire.....	20 00
Union.....	21 25	Lion Fire.....	20 00
Western Fire and Marine.....	20 00	Liverpool and London and Globe.....	27 50
Ætna.....	20 00	London Assurance.....	20 00
Agricultural.....	235 05	London and Lancashire.....	20 00
Allemannia.....	293 65	London and Provincial Fire.....	65 00
Alliance Marine.....	20 00	London and Provincial Marine.....	20 00
Amazon.....	30 00	London and Northwestern.....	65 00
American Central.....	62 00	Lorillard.....	76 82
American Fire.....	280 50	Madgeburg General.....	20 00
Atlantic Fire and Marine.....	23 44	Manchester Fire.....	20 00
Baloise.....	20 00	Man On.....	20 00
British America.....	20 00	Manhattan Fire.....	241 27
British and Foreign Marine.....	20 00	Manufacturers' Fire and Marine.....	379 76
Boston Marine.....	65 00	Maritime.....	20 00
Buffalo German.....	429 06	Mechanics'.....	65 00
Canton.....	65 00	Merchants', Rhode Island.....	43 44
Cerele.....	67 00	Merchants', New Jersey.....	35 00
China Traders'.....	20 00	Metropole.....	20 00
Chinese.....	30 00	National Fire.....	89 29
Citizens'.....	50 00	National Fire and Marine.....	20 00
City of London.....	21 00	New Hampshire Fire.....	30 00
Commercial Fire.....	155 75	New Orleans Insurance Ass'n.....	30 00
Commercial Union.....	20 00	New York City.....	114 88
Commonwealth.....	207 05	New Zealand.....	20 00
Confiance.....	24 00	Niagara.....	293 05
Connecticut.....	20 00	North British and Mercantile.....	20 00
Continental.....	539 71	North China.....	20 00
Danube.....	20 00	Northern Assurance.....	20 00
Eliot.....	267 30	North German Fire.....	20 00
Equitable Fire and Marine.....	43 44	Northwestern National.....	30 00
Exchange.....	55 00	Norwich Union.....	20 00
Farragut.....	99 85	On Tai.....	30 00
Fire Association of Philadelphia.....	692 52	Orient.....	20 00
Fire Insurance Association.....	32 60	Pacific Fire.....	54 59
Firemen's.....	20 00	Pennsylvania.....	65 00
General Reassurance.....	20 00	Pennsylvania Fire.....	619 40
German American.....	376 65	People's.....	261 21
German Fire.....	371 23	Phenix.....	446 38
Germania.....	400 67	Phoenix.....	23 00
Girard.....	578 65	Phoenix Assurance.....	20 00
Glen's Falls.....	222 99	Prescott.....	92 00
Globe Marine.....	20 00	Progrés National.....	20 00
Great Western.....	20 00	Providence-Washington.....	302 08
Guardian.....	20 00	Prussian National.....	20 00
Hamburg-Bremen.....	20 00	Queen.....	20 00
Hamburg-Madgeburg.....	22 00	Reliance Marine.....	20 00
Hanover.....	400 68	Rochester German.....	147 93
Hartford.....	20 00	Royal.....	20 00
Helvetia Swiss Fire.....	20 00	Scottish Imperial.....	20 00
Helvetia Marine.....	20 00	Scottish Union and National.....	20 00
Hoffman.....	43 07	Sea.....	20 00
Home.....	610 90	Security.....	30 00
Imperial.....	23 00	Shoe and Leather.....	191 98
Amount carried forward.....	\$7,380 76	Amount carried forward.....	\$13,580 81

TABLE No. 48—Continued.

NAME.	Amount.	NAME.	Amount.
Amount brought forward.....	\$13,580 81	Amount brought forward.....	\$17,311 27
Springfield.....	228 39	Williamsburg City.....	138 68
St. Paul.....	1,007 47	Yangtze.....	20 00
South British Fire and Marine.....	20 00	Pacific Mutual Life.....	41 00
Standard Fire.....	33 00	Ætna Life.....	20 00
Standard Marine.....	20 00	Brooklyn Life.....	20 00
Star Fire.....	196 97	Connecticut Mutual Life.....	20 00
Swiss Lloyd Marine.....	20 00	Equitable Life.....	20 00
Switzerland Marine.....	20 00	Germania Life.....	20 00
Tenonia.....	20 00	Manhattan Life.....	20 00
Thames and Mersey.....	20 00	Mutual Benefit Life.....	20 00
The Marine.....	20 00	Mutual Life.....	20 00
Tradesmen's Fire.....	180 07	National Life.....	20 00
Transatlantic Fire.....	20 00	New England Mutual Life.....	20 00
Transatlantic Marine.....	20 00	New York Life.....	20 00
Traders'.....	20 00	Northwestern Mutual Life.....	85 00
Union.....	471 06	Travelers'.....	20 00
Union Fire and Marine.....	70 00	Union Mutual Life.....	20 00
Union Marine.....	26 00	Washington Life.....	20 00
United Firemen's.....	431 64	Charter Oak Life.....	20 00
United States Fire.....	75 00	Phoenix Mutual Life.....	20 00
Universal Marine.....	30 00	Accident Ins. Co. of N. America.....	65 00
Washington Fire and Marine.....	267 30	Fidelity and Casualty.....	20 00
Watertown.....	479 56	Metropolitan Plate Glass.....	20 00
Western Assurance.....	20 00	Total.....	\$18,020 95
Amount carried forward.....	\$17,311 27		

M. M. Rhorer, being duly sworn, deposes and says: I was acting in the capacity of Deputy Insurance Commissioner for the State of California from the first day of January, 1882, up to and including the thirty-first December, 1882, and know of my own knowledge of all moneys and fees received in said office pending the contest for said office between J. C. Maynard and the present Insurance Commissioner, George A. Knight. That the foregoing is a true and correct statement of all moneys and receipts of the office of Insurance Commissioner for the year ending December 31, 1882.

M. M. RHORER,
Deputy Insurance Commissioner.

Subscribed and sworn to before me, this seventeenth day of July, 1883.

[L. S.]

CHAS. E. KELLY,
Notary Public.

REPORT

ON THE

NATIONAL MINING AND INDUSTRIAL EXPOSITION,

HELD AT

DENVER, COLORADO, AUGUST, 1882.

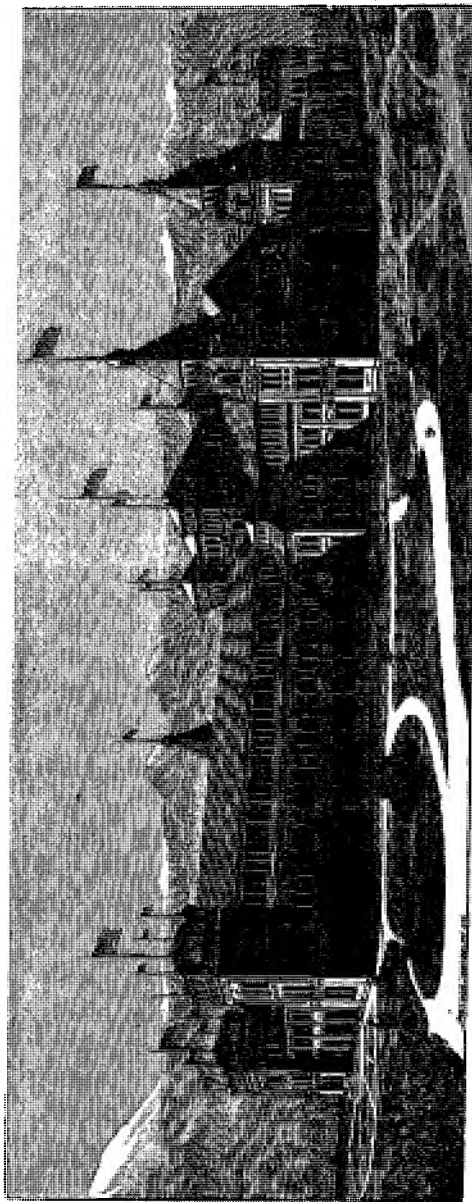
W. B. EWER, COMMISSIONER FROM CALIFORNIA.



SACRAMENTO:

STATE OFFICE, JAMES J. AYERS, SUPT. STATE PRINTING.

1883.



THE DENVER EXPOSITION BUILDING.

To his Excellency GEORGE C. PERKINS, *Governor of California:*

SIR: I have the honor to submit, herewith, my report on the
"National Mining and Industrial Exposition," at Denver, Colorado.

WARREN B. EWER,
Commissioner, etc.

SAN FRANCISCO, January 1, 1883.

REPORT.

To his Excellency the Governor of California :

Late in the month of July last, I had the honor of accepting the appointment of Commissioner to the National Mining and Industrial Exposition which was to be opened at Denver, Colorado, on the first day of August the next ensuing. The late day at which I received my appointment precluded the possibility of my being able to collect a display of minerals with which to make a proper representation of the mineral wealth of California at that exposition. The difficulties in the way of making such a collection were all the more serious, from the fact that there was no money at the command of the Executive to meet the necessary cost of such a collection, or to transfer the same to and from Denver. Moreover, my Commission was accompanied with a notification that there was no appropriation for my own individual expenses.

Under those circumstances, I made application to the Executive for an authorization that the State Mineralogist might allow either the collection under his care, then and now on exhibition at the rooms of the State Mining Bureau, in this city; or, if not that, such duplicates as might be packed away and not used at all for exhibition. My request was very properly referred to the Attorney-General for his opinion in regard to the legality of such use of the State's minerals. After waiting several days without receiving any answer, and the day for the opening of the exposition having already passed, I decided to proceed at once to Denver, having first made arrangements to have the collection forwarded, in case of a favorable answer being received. Some days after I left San Francisco, the following opinion was forwarded to my address:

W. B. EWER, Commissioner to Denver Exposition, San Francisco, California :

DEAR SIR: After considering the contents of your letter of the third instant, and upon examining the Act to provide for the establishment and maintenance of a Mining Bureau, passed April 16, 1880, I am of opinion that the Governor has no control over the specimens and ores in the Mineralogical Bureau, and that, therefore, permission received from him to remove the specimens, for the purpose of placing them on exhibition at the Denver Exposition, would not add anything to the authority of the State Mineralogist.

The geological and mineralogical specimens which have been collected by or under the direction of the State Mineralogist are in his charge, and if he causes them to be removed from the State, he will be responsible for their safe return.

I regret that I am unable to find any statute authorizing the removal of these specimens. The State Mineralogist, being a statutory officer, has no authority in excess of that conferred upon him by the statute creating the office and prescribing his duties.

The benefits to the State from a proper exhibition of her minerals at the Denver Exposition would be so great that it will be a matter much to be regretted if we are not represented there.

I have the honor to remain, your obedient servant,

A. L. HART, Attorney-General.

SACRAMENTO, CALIFORNIA, August 17, 1882.

While fully recognizing the correctness of the opinion of the Attorney-General, I greatly regretted the necessity of going forward empty handed.

On my arrival at Denver I found that California had been assigned the place of honor at the very entrance of the pavilion. Every other State and Territory, even Colorado herself, had voluntarily taken a back seat, with the fullest expectation that California would lead all the rest with a truly magnificent exhibit, which all recognized she *could*, and which it was generally thought she *would* present.

It was a gracious act for Colorado to thus especially favor California in the assignment of so conspicuous and such ample space in which to display the rich treasures of her mines—her golden nuggets, her rocks studded with golden crystals, choice specimens from her river bars and bottoms, from her drift mines, and the magnificent wealth of her hydraulic claims, to say nothing of the almost infinite variety of her other minerals, with the display of which she might have entranced the ordinary visitor and drawn largely from the capital of investors from all parts of the world. In mining skill, mechanically or scientifically considered, in wealth and extent and variety of mineral resources, and varied styles or character of mining, California has no superior. All of these points and advantages might have been presented to the world at Denver, in favorable contrast with the less varied and less valued displays of other States and Territories, to our own great good and profit.

It was with much regret that I failed to secure an exhibit which would have obtained for California such great advantage. A brief reference to a few facts especially pertinent in this connection may be useful and instructive.

In 1867, Colorado, then comparatively unknown as a mineral producer, made a special effort to send to the World's Fair, at Paris, the best mineral display which could be obtained within her borders. She spared neither money, energy, or skill in making the collection. The State took official charge of the matter.

The same year California put forth a feeble effort in the same direction. The State authorities, however, took no interest in the matter; and all that *was* done was accomplished by the individual effort and means of three or four private citizens.

The result was that the display of Colorado attracted universal attention, and was awarded a gold medal, while California received a silver one. And thus, notwithstanding her well earned prestige, California had to take a back seat.

When the Colorado Commissioner returned, he was accompanied by a distinguished mining expert from the School of Mines of France, and by another equally distinguished mining engineer from Germany. Each of these gentlemen was commissioned by his government to visit Colorado, and make an official report upon the value of that then Territory as a mineral region. Those reports were highly favorable, were published far and wide throughout France, Germany, and England, and no doubt did more to turn the flow of immigration and capital into Colorado than all that California has done in that direction, as a State, since the discovery of gold at Coloma.

These facts, in their comparative presentation, may be somewhat unpleasant truths, but they are introduced here for the sole purpose of calling attention to the great need that some statute provision should be made whereby, in such exigencies as that of the late

Denver Exposition, California might be able to place her claims by the side of other States and Territories, for a proper recognition before the world, at either National or inter-State exhibitions, whenever the circumstances were such as to make it desirable to enter into competition as an exhibitor.

It would cost the State but a trifle to put herself in a condition to do so at any time and upon the shortest notice. That it would be both proper and politic to do so must be self-evident to every intelligent man; and if proper, then no time should be lost in making the necessary provisions.

At the rooms of the State Mining Bureau, in San Francisco, and in the storerooms of the Capitol, in Sacramento, there has lain for years a very large and valuable collection of minerals, all duly labeled, boxed, and stowed away out of sight and almost out of knowledge, greatly exceeding in number, if not in value, those now on exhibition at the rooms of the State Mineralogist. Those minerals are mostly, if not all, duplicates, and therefore not needed at the mineral bureau. They are valuable only for duplicate collections, or for exchange with other collections abroad. From this now unused collection the State Mineralogist might readily select a very large and valuable collection, which might be used at any time for special exhibit, either at the Mechanics' Institute Exhibitions in San Francisco, at such inter-State exhibitions as that recently held at Denver, or at any World's Fair exhibitions in the Eastern States or Europe.

Such a collection should embrace ores and specimens of the precious metals, iron, copper, coal, salt, cement, clay, asphaltum, fossils, building stone, the useful woods, and all other natural products of economical minerals and substances. Cases should be provided for the reception of the minerals and one box packed for each case. Everything should be ready for shipment at the shortest notice. The present system of cataloguing adopted at the State Mining Bureau would facilitate that arrangement, as a single copy of the official catalogue would furnish printed labels for all the minerals.

A few days of active solicitation, near the date of any exposition, would secure whatever collection of large additional or special specimens might be required.

A large map of the State, or a set of county maps, showing the most important mineral locations and the most desirable agricultural lands, should accompany such a collection; also, photographs of California scenery, works of art by California artists, copies of all the books published in the State; also, copies of the principal newspapers, together with models of mining machinery, sections of big trees, agricultural products, etc. Samples of California manufactured articles might readily be obtained, as it is for the interest of the individual manufacturer that such exhibits should be made, and he is generally both able and willing to meet the expense. But with mineral exhibits the case is quite different. The owner of a productive mine is seldom anxious to dispose of it, or to go to any expense in preparing or sending specimens for exhibition. The chief object of a mineral exhibit is to benefit the mining interest at large by drawing thither capitalists for the purpose of purchasing and opening up undeveloped mines, by which the general industry and commercial prosperity of the locality is benefited. Hence the expense of such an exhibit should be borne by the State, and not by individuals.

As long intervals occur between the sessions of the Legislature, in order to make such a collection available at all times, the Governor should be empowered, by and with the advice of the State Board of Examiners, to authorize the use of such collection, for the purposes specified, whenever, in their judgment, such use might be to the advantage of the State. A sufficient amount of money should always be placed at the disposal of the Board to defray the necessary expenses of such exhibit, either in whole or in part. Competent and reliable men can always be found to take charge of such matters, with no other compensation than the payment of their personal and traveling expenses. Any reasonable sum of money so expended, with economy and good judgment, could not fail of returning many times its outlay to the general good and profit of the State.

The hasty manner in which the mineral collection at Denver was brought together precluded the possibility of preparing a general catalogue of the same. But several of the special Commissioners prepared partial catalogues of their respective exhibits, which, with such general information as could be hastily arranged and printed, constituted all the literature available as an aid for the examination and study of the exposition. This, however, was supplemented by such verbal information and explanations as could be given to visitors by the Commissioners in charge.

For the above reasons, and from the fact of the great pressure upon the time and patience of those in attendance upon the various exhibits, taken in connection with the magnitude of the work, the California Commissioner was not able to make as thorough an investigation, as under more favorable circumstances and with longer time he might have done. He has done what he could and to the best of his ability.

Not supposing that any detailed official report would be required of him, he has somewhat hastily written out his notes, from week to week, and published them in a series of letters in the Mining and Scientific Press, of San Francisco, which letters are appended to this report. This method, it has been thought, would most thoroughly carry out the object of the Commission, and spread before that portion of the people most particularly interested, such information as would be most valuable to them in regard to the mines and mining interests in general of the States and Territories represented at the Denver Exposition. With this view of the matter the Commissioner will deem his work complete by now giving a mere brief allusion to the general characteristics of the exposition.

Although the exposition partook largely of a general industrial character, the Commissioner confined his observations almost entirely to the mineral display, which was not only very extensive but very superior in character. It was, beyond question, the largest and most comprehensive mineral display ever made in the history of mining, and may be regarded as one of the most important steps yet made in the present grand march of mining industry. The exhibition was in reality a great object school where visitors had the opportunity to come and examine, at their leisure, compare one district with another, and one mine with another, and thus study collectively and effectively the relative advantages of the various States and Territories there represented. To the hurried student or observer who has neither the time nor means to travel all over the vast extent of continental area there represented, it was better than the study of

books, because he there had the living tongue and practical demonstration of that which he would learn.

The exhibit was in no sense of the word a mere advertising scheme for individual mines. The mines were fairly represented as a whole by characteristic ores, all the way from the lowest to the highest grade. Rich specimens, when shown, were presented as such. As a general thing, the country rock was also shown, and the general geological and topographical features of the different localities described in the printed literature freely distributed from the various exhibits. The mines were there in mass; often in huge blocks of a ton or more in weight—as large as could well be raised and transported.

That exposition has shown that, for general information, mines can be studied about as well in such an exposition as upon the ground itself, and in some respects better; because there the observer or the student is better able to institute comparisons and to study the different ores and minerals from the various districts in all their diverse varieties of formations and occurrence.

The exposition has also shown that a vast amount of good can be accomplished, and much valuable information gained, by a simple exposition of minerals, properly grouped and arranged for inspection and study. That fact should encourage California to push forward still more earnestly the work of the increase of the State Mining Bureau, which she has so well commenced. That collection of minerals, supplemented by proper drawings and maps, will be of incalculable benefit to the State. It will be a great school, where the stranger visiting us, where the student searching for knowledge, or the capitalist seeking for opportunities for investment, can go and study at their leisure, with an assured feeling that what they may there examine and study is a true and faithful characteristic of the respective localities represented. Such an institution is greatly needed, where not only our mines of gold, and silver, and lead, and antimony, etc., may be represented and studied, but where the equally important minerals of copper, iron, coal, marble, granite, clays, etc., may also be seen, and a definite and reliable opinion formed in regard to their importance to the commercial needs and conditions of the State and the various localities where they are found.

The States and Territories represented in the mineral exhibit at Denver were Colorado, Nevada, New Mexico, Arizona, Idaho, Wyoming, Montana, Utah, and Dakota. The Colorado exhibit, as would naturally be expected, was much the largest, and was divided into separate exhibits by counties, every mineral county in the State being represented. The exhibit of each of these several counties is separately taken up and described in my letters as printed and hereto attached as Appendix B. The minerals from the State of Nevada, and from the several Territories named, were arranged by States and Territories, and have been separately described as above. The exhibits from each of the counties of Colorado were presided over by a special Commissioner and one or more assistants commissioned by the county authorities. The exhibits of the State of Nevada and the several Territories were in charge of Commissioners appointed by their respective Governors. Commissioners were also present from the States of Missouri and California, duly commissioned by the respective Governors of those States, but without exhibits.

The Commissioner from California would state that although he

went to Denver without an exhibit, and notwithstanding much was expected and ample room reserved for the same, he was nevertheless cordially received and warmly welcomed by the Governor of the State and the officials of the exposition. The circumstances which precluded his presenting an exhibit were fully explained and generally considered by all in authority.

The various Commissioners, experts, scientists, and mining men generally, while at Denver, inaugurated preliminary steps towards securing another grand Mining Exposition during the Fall of 1883, at some point to be hereafter designated. In order to more effectually carry out this object a "Memorial" was prepared, printed, and signed by the Commissioners from each of the States and Territories represented, and addressed to the respective Governors. One of these "Memorials," duly signed, is attached to this report. By reference thereto it will be seen that the design is to make the proposed exhibition one mainly for the "Great West," including all the Rocky Mountain and Pacific Coast States and Territories, also the Northern States of Mexico and the Province of British Columbia.

Pursuant to the request of the Executive I hereby furnish a transcript of my personal expenses incurred as Commissioner to the National Mining Exposition at Denver, Colorado.

In consideration of the fact that no appropriation was made by the State to pay my personal expenses, and as no salary was attached to the office, one of the managers of the Central and Southern Pacific Railroads notified me, immediately after my appointment, that free transportation would be extended to me, both ways, over their roads. Just before I was ready to start passes out and back, not only over the Central Pacific but also over the connecting roads, were forwarded to my address. Hence my traveling expenses were reduced to the mere moiety of lodging and meals, which for—

Seven days, at \$5 each, was	\$35 00
Hotel expenses at Denver (48 days), at \$2 per day	96 00
	<hr/> \$131 00

All of which is respectfully submitted.

WARREN B. EWER,
Commissioner to National Mining and Industrial Exposition, Denver.

SAN FRANCISCO, December 18, 1882.

APPENDICES.

APPENDIX "A."

MEMORIAL.

To his Excellency the Governor of California:

Believing that the exposition held at Denver has shown that the mines are able to supply every requisite for an attractive and useful exhibition, of greater extent and importance than has been held as yet, and that such an exhibition will be of great and lasting benefit to the States and Territories of the West, the Commissioners from Arizona, California, Colorado, Dakota, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming—these being all the mining States and Territories represented at the Denver Exposition by duly accredited Commissioners—after carefully considering the subject, have agreed to present to the Governors of their respective States and Territories the following uniform recommendations:

First—That another mining exhibition be held in the year 1883, in order that the experience gained at and the preparations made for the Denver Exposition can be taken advantage of.

Second—That the proposed exhibition shall be on the largest and most impressive scale possible, and so provided for that the resources of all kinds found within the sixteen States and Territories of the West and Southwest shall be adequately represented, with the intention of arranging an exhibition that shall display the industries that depend upon mining, and the occupations of the great population within the mining regions, and shall be one of the great exhibitions of the world.

Third—That the sum necessary to defray the cost of such a representation be provided by the Legislatures of the respective States and Territories.

Fourth—That the Governor of each State and Territory appoint, as soon as convenient, a suitable person or persons to prepare the representation of the political division over which he presides; such Commissioner to be the responsible agent or representative of said State or Territory.

Fifth—That the proposed exhibition be opened on or about the first day of September, 1883, and continue open at least sixty days.

Sixth—That the proposed exhibition shall be mainly an exhibition for the Great West, and shall be held by the following States and Territories as principals: Arizona, Colorado, California, Dakota, Kansas, Indian Territory, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, Texas, Washington, Wyoming, Utah; and that invitations to participate shall be extended to Australia and the Border States of Mexico and British Columbia, as follows: Sonora, Chihuahua, Coahuila, San Luis Potosi, British Columbia, and Manitoba; and also to the railroads which penetrate the mining regions of the West.

Seventh—That invitations may also be extended to other States of the Union, to exhibit the products of mines, mills, and smelting works, machinery, inventions, and other things that relate to mining; but that agricultural displays shall not be invited or admitted, except from the sixteen coöperating States and Territories.

Eighth—That the United States Government be requested to exhibit

the full results of its geological and geographical explorations in the West, especially the collections of eruptive and other rocks that illustrate the geology of the region, with the maps and models of mines, the data relating to the extent of country adapted to cattle timber, and field culture, and the results of its examinations into the ethnology of the Indian tribes and the ancient life of the western region, and to appropriate a sufficient sum of money for the purpose.

The undersigned Commissioners believe that an exhibition which should display the present condition of life and industry in the above mentioned States and Territories, the extent and variety of their resources, and the great development of which these resources are capable, would not fail to have a profound influence upon the movement of population within the next decade.

This is emphatically the nomadic era of the world. The transfer of population from one quarter of the world to another, proceeds on a scale that amounts to emigration by nations.

The Western States and Territories are beginning to introduce useful arts of all kinds, based upon their own natural resources, and may hopefully look forward to a time in the near future when their wants will be provided by the labor of their own people. Railroads are pushing their way into all parts of the region, and are offering facilities of access that are not properly appreciated by immigrants of the Union.

The Commissioners undersigning believe that at this critical period in the growth of the West, its advancement can be hastened and secured in an important degree by a great exhibition as recommended here.

This memorandum is submitted to your Excellency, with the recommendation that the Legislature be requested to take immediate action upon this important undertaking.

JOHN ADAMS CHURCH,

Commissioner from Arizona.

THOMAS R. SORIN,

Commissioner from Arizona.

W. B. EWER,

Commissioner from California.

C. W. ROBBINS,

Commissioner from Dakota.

J. ALDEN SMITH, *State Geologist*,

Commissioner from Colorado.

N. Z. BURKHART,

Commissioner from Idaho.

F. B. READ,

Commissioner from Montana.

E. T. GEORGE,

Commissioner from Nevada.

B. G. SMITH,

Commissioner from Nevada.

WILLIAM B. SLOAN,

Commissioner from New Mexico.

J. E. CLAYTON,

Commissioner from Utah.

JOHN W. HOYT,

Chairman of Wyoming Commission.

APPENDIX "B."

THE DENVER EXPOSITION.

[From correspondence of the Mining and Scientific Press.]

I.

The exposition has now, August tenth, reached the tenth day of its continuance, and is even yet far from complete. Large quantities of minerals and other exhibits are arriving every day. As an exhibition it is a success; but in point of attendance it is not what was anticipated. The exposition building is really a fine structure, and quite well calculated for its purpose. It is substantially constructed of brick, iron, and glass, in the form of a Grecian cross. A broad gallery runs entirely around the structure, with a promenade balcony similar to the one in the San Francisco Mechanics' Institute building. But the effect, so far as the general view is concerned, is much inferior, in consequence of the cruciform, rather than rectangular, form of the building. The management has evidently made a great mistake in placing it so far out of town—about four miles. It is reached by two lines of steam cars, at a cost of ten cents each way. The trains, which belong to different companies, alternate and run every half hour; but people will not go four miles very often, or in very large multitudes, to witness an exhibition.

THE MINERAL EXHIBIT.

A brief visit of a few hours, this morning, was not sufficient to take in any very particular estimate of the mineral exhibit. I saw enough, however, to satisfy myself that it is good, and must commend itself to the public generally. There is one great fault, however, in the arrangement. The mineral exhibit already in the building ought to occupy twice the space into which it has been crowded. I have no knowledge of where the responsibility lies—whether the exhibitors failed to ask for more space, or whether the management crowded them into their present circumscribed limits. Although the building is quite well filled, or at least will be when everything is in its place, still the public was given to understand that the leading feature of the exhibition was to be mineral, and so it is in fact, but not in display.

The minerals should have been spread out and allowed to occupy four times the space into which they have been improperly crowded. Every foot of space on the lower floor of the building should have

been appropriated to the display of minerals and the exhibition of mining and milling machinery.

The Governors of all the Pacific States and Territories have taken a lively interest in this exposition, and the lack of a representation from California was not at all due to any want of interest in the matter on the part of Governor Perkins, but in the absence of a legislative assembly, or any authorization to move public property out of the State, he was powerless.

The place of honor, at the very entrance of the pavilion, was left for California. Every other State and Territory—even Colorado herself, which last year took the lead in bullion—voluntarily took a back seat to let in the first born of the Pacific States with the magnificent exhibit which all recognized she could, and which most people fully believed she would, present. That place remained conspicuous for its emptiness throughout the entire exposition, creating a worse impression among visitors than did the empty and useless mansion which she reared on the Centennial grounds at Philadelphia six years ago. Eastern visitors, particularly, expressed much surprise, as all such had fully expected to see something unusually fine from the gold-yielding mines and placers of California.

This mineral exhibit was in no sense a mere advertising dodge for individual mines. The mines were there in mass. There were rich specimens, it is true; but with them, and displayed directly by their side, were the average ores in huge blocks, as large as could well be raised from a mine and transported across the country. This exhibit, it is true, opened the door for legitimate advertising, but it also presented a great object-lesson, where visitors might come and examine at their leisure, and compare one mine with another, and study effectively the great mineral wealth of the entire territory which was represented. Excepting California, there is no other region of country on the globe, of many times its extent, where such a rich and varied representation can be made.

A NATIONAL MINERAL MUSEUM.

It is the intention of the managers to make the exhibit a permanent one. Most of the minerals will be suffered to remain permanently to form the nucleus of a National Mineral Museum, to be added to from year to year as annual or special expositions will be made. The idea is a good one; but to be a useful success it must be placed under a suitable mineralogist for scientific classification and arrangement. The inclosing rocks as well as ores of important mines should be shown, and from all their various depths, and a proper descriptive catalogue should be made of every mineral, with a brief history of the output and assessments, and every other important matter connected with the mines. An exhibit thus prepared would be of invaluable benefit to the country at large, and especially to the mining expert and student of mineralogy.

But little heavy machinery was in place at the opening. The motive power was furnished by a very superior Corlis engine of 250-horse power, which drives a 25-inch belt with a 16-foot wheel. The engine was from the shops of Fraser & Chalmers, Chicago. During a hurried walk around the pavilion I noticed as California machinery one of Hurlington's oscillating stamp mills, a Frue concentrator, Hendy's improved amalgamator and Challenge ore feeder.

There is not as much mining machinery in the building as one would naturally expect to see. There are several hoisting engines, and the usual exhibit of pumps, blowers, etc.; also a large model of an elevated cable road for the transportation of passengers.

The building is lighted in the evening by the Weston Electric Light Company, of Newark, N. J.

There is a large, varied, and very good show of the miscellaneous trades and industries. The most of the agricultural machinery, wagons, carriages, etc., are in two annexes outside the main building. I shall endeavor to enter more into particulars in my next letter.

II.

THE MINERALS OF COLORADO.

The display of Colorado ores was very large and fine, Leadville and Gilpin Counties taking the lead. It is proposed to take up the description of the different exhibits by States and counties, beginning with Colorado, whose exhibits are arranged by counties; and first in importance and interest is Lake County, in which are located the world-wide famous Leadville mines.

The exhibit from these mines was elegant, massive, and rich, and arranged under the special supervision of Mr. N. W. R. Read, of Leadville, a graduate of the London School of Mines and Mining Engineers, who fully understands his profession, and who officiated as Commissioner for Lake County. The wonderful mineral riches of that district were presented in a most admirable manner for study, and the display was well calculated to excite wonder and astonishment, even among those who, in other ways, have become familiar with the history and products of this, perhaps the most remarkable, mining locality in the world. The exhibit was made up of characteristic ores from nearly all the principal mines of the district, the specimens from each mine being shown separately. The principal workings at Leadville, including the town, are comprised within a limit of some three or four miles in extent. The town is located on a little flat, beyond and east of which rise a series of comparatively low hills. To the left and right other small hills rise, beneath which have been found the wonderful deposits of ore, some notice of which will be given below, leaving a more full description of the mines themselves, their history, etc., to a future letter, which will be written from personal inspection.

As the visitor approached the Leadville section, his attention was first arrested by a large glass case, five feet square at the base, and standing eight feet high. Within stood the section of a pyramid representing nearly ten cubic feet of solid silver, and designed to show the size of a block of that metal which would be valued at \$18,500, the exact amount taken out of the Robert E. Lee mine in one day—January 13, 1880—the men making 17½ hours working time. Of course that was an extraordinary yield, and from a mass of chloride ore. Upon the top of this section was placed a number of massive specimens of the richest horn silver which was probably ever brought to view. They weighed in the aggregate about 500 pounds,

and will yield \$4,500 in value, or \$9 per pound. At the foot of the pyramid was a display showing: First, a box of ordinary grade ore as it comes from the mine; then a mass of amalgam, as it is collected from the working; next, a mass of pure silver as it comes from the retort; and lastly, a solid silver brick, valued at something over \$2,000. Upon the top of the pyramid, and by the side of the specimen of horn silver, was a silver brick weighing 1,866 ounces, 94 grains, and obtained from only 188 pounds of such ore as is shown therewith.

Leaving the case already described, the visitor passed on to a series of double-sized cases, arranged with shelves as high as the observer could well inspect. Within these cases the ores of the different mines were carefully arranged, labeled, and the assay value of nearly every silver or lead-bearing specimen given. In connection with the ores were also given characteristic specimens of the inclosing rocks, which consist of porphyry and limestone, and also the intrusive porphyries, which frequently come in and cut off, or otherwise disarrange, the mineral-bearing strata.

In connection with these exhibits there was shown, by maps and diagrams on adjoining walls, a general ground plan of the mines, and also colored sections, showing the ore beds, country rock, and a portion of the underground workings. By means of these helps, the scientific arrangement of the ores, and the almost constant attendance of Mr. Read, who was ever ready to assist by verbal description and explanation, the intelligent visitor who came prompted by something more than mere curiosity was enabled to study into and fully understand the geological history and status of this rich and unique mineral deposit.

The Robert E. Lee is one of the leading mines of the district, and its ores may be described, in a general way, as silicious limonite, rich in silver, in combination with a small percentage of bromine, chlorine, iodine, and traces of copper, vanadium, and barium.

The mineralogical components are limonite, silica, kaolinite, enbolite, barite, with occasionally such lead minerals as galenite, anglesite, and cerusite—some beautiful specimens of the latter were shown from the Iron Hill mine, where this variety of minerals appears to be more common than at any other locality in the district.

Manganese oxides occasionally occur, but only in quite limited quantities. Traces of zinc are also sometimes found.

By far the larger portion of the ores consist of a reddish to brownish jasper-like mineral, often containing geodes with beautiful interiors. Light green plates of bromo-chloride of silver are often met with in the seams of the ore. The average yield of this class of ore is from \$25 to \$100 to the ton for low grade ores, and from \$100 to \$1,000 for high grade.

The horn silver of the Robert E. Lee sometimes occurs almost pure, then again in a gangue made up of a number of dark colored minerals, shaded from black to bluish brown. Much of it is broken up, when it assumes more of a grayish tint, and is known as "gray sand," containing a larger percentage of lead. As such, it falls off largely in value. A "red sand" is also sometimes found—its color due to a larger percentage of iron—which assays still less than the gray sand.

In conclusion, it may be said that the R. E. Lee ores, and other like ores in this district, have probably resulted from the decomposition of argentiferous sulphides, in which secondary decomposed

products, clay and silicious limonite, have found lodgment in the forms as described above. On Carbonate Hill, directly east of the town, a large number of paying mines occur, which were represented in the collection that we are describing. Among them may be named the Morning Star, the Evening Star, Henrietta, Carbonate Hill Mining Co., Leadville Consolidated, Aetna, Big Chief, Brookland, Montarf, and Wolfe Tone. The two former, under the management of Mr. W. E. Ward, exhibited a very excellent series of sand carbonate ores of all grades, and in all states of granulation. They assay from 25 to 400 ounces in silver, and from 10 to 73 per cent in lead. Among these carbonates, many very peculiar nodules of horn silver are frequently found, showing a remarkable case of segregation—a gradual transformation of sulphide into carbonate.

Some hard carbonates of lead ore were presented for inspection in the cases, many of which are of great interest to the scientific observer and mineralogist.

The Leadville Con., O. H. Harker, manager, had a series of characteristic ores on exhibition. One specimen consisted of heavy spar—barites—a mineral frequently associated with lead in other districts, but somewhat uncommon in Leadville. It occurs in nodular masses, scattered in one portion of the lower workings.

The Yankee Doodle, of Carbonate Hill, George Summers, manager, showed carbonate ores, generally yellow in color; some rich in lead, others poor, but very good in silver, probably from chloride of silver scattered through the mass.

The Henrietta mine, of Moffet, Tabor & Co., exhibited some large masses of galena, very bright in luster, but coarse grained.

The Wolfe Tone exhibited a remarkable series of ores—galena, and several varieties of carbonate of lead. One was a highly crystalline, black carbonate of lead, and lustrous. Iron minerals also occur with the carbonates, which are very interesting from a chemico-geological point of view. They would appear to represent what is known as "gossan," the "eisen hut"—iron hat—of the Germans. But instead of appearing at the surface, they occur at a depth of some 700 feet, and under a heavy stratum of porphyry.

On Iron Hill, so named from some of the peculiar characteristics of its ores, the iron silver mines are found, under the management of Mr. J. Arens; also, the Silver Cord group of mines, Tingley S. Wood, manager. The collections from these mines were well worthy of close attention—every class of ore and every geological formation in the mine being represented—colored kaolines, chloro-bromides of silver, and cerusite, with many other minerals, are found.

The Smuggler, Imes, Forfeit, and A. Y. presented good collections. The A. Y. exhibit was very fine, many beautiful interlacings of cerusite crystals being shown. Not only the more common gold-yellow crystals, but those of pure white were also shown in abundance—white from the absence of iron. Some of the cerusite crystals have been changed to limonite pseudomorphs.

From Fryer Hill, the Matchless and R. E. Lee showed chloride and free milling ores of all grades. To each specimen an analysis was attached, which added much to the interest of the exhibit, enabling those interested to make the same a close study, and by comparison with ores from other mines, to arrive at very correct conclusions as to the character and value of similar minerals found elsewhere.

The Little Pittsburg, Little Chieftain, and Amie mines displayed a

series of their high grade and characteristic ores. Many other mines were also present with well filled cases, making a collection of great value and interest.

The Chrysolite had a splendid case of its own, made at the shop of the company, and well filled with representative ores. The material exhibited by this company and already alluded to, when consulted in connection with the ore exhibit, enabled the visitor to form a very correct idea of the location, workings, modes of deposit, ore shoots and general characteristics of this wonderful group of mines. I have been thus somewhat more particular in describing this exhibit, as it is not only a characteristic one, but because in the arrangement of the display, with the accompanying maps, one of the most difficult geological and mineralogical problems ever encountered is made so plain that any one at all familiar with such things can make the location a close study almost or quite as well as though he were to visit and explore the mines personally. This exhibit, moreover, showed what can be done, and how much valuable information can be conveyed by a simple exposition of minerals properly arranged, with maps, drawings, etc. What has been done in connection with these mines, may also be done in connection with any mine or group of mines in the world. If a similar display to this could be made of the Comstock mines in Nevada, more information could thus be given in a few hours than can now be obtained from reading hundreds of pages of printed matter, together with weeks of time spent in underground examination, viewing ores, country rock, and mineral characteristics in place, even with an expert and intelligent guide.

Such a collection as was there shown, gathered from all our leading mines into a great national museum, is what is much needed—gathered into some central locality, where the student, or the capitalist seeking investment in mines, can go and study at his leisure and feel assured that what he sees is true and characteristic of the respective localities.

III.

The unfolding beauties of the exposition continued to be a matter of daily and constant interest. Additions to the various departments continued to come in, and changes in the arrangement of goods and decorations presented a constant transformation scene in many portions of the building. Important additions to the mineral department were made every day. Many miners and mining men, both far and near, thought that the mineral exhibit would be a failure, and refused to take any interest in the matter. Not a few of that class who come in to look, became so impressed with the value and importance of the exhibition, that they hurried home to prepare and send on something which should be representative of their own mines or sections.

For several weeks the machinery department also grew in importance every day. By the fifth week the exposition assumed good shape and quite fully met the anticipation of its projectors and visitors in everything except attendance.

Mr. Edward G. Denniston, of San Francisco, arrived about the middle of August, and opened out his display of silver-plated amal-

gamating plates. He occupied a prominent position on the border of the machinery department, which he fitted up very neatly with tables, chairs, tables, and a nicely carpeted floor. His place was adopted as "California headquarters," where the latest papers from the Golden State were always to be seen, and where numerous other California publications of interest to miners and others were placed in exhibition. Silvered amalgamating plates are something new in Colorado, and Mr. Denniston did not fail to convince the gold miners here that they are much better for saving gold than plain copper amalgamating plates.

As there was no system of season tickets except to exhibitors, Commissioners, and the press, a much larger number of new faces were seen in the building from day to day than is ordinarily met with on such occasions. The receipts were also larger in proportion to the attendance, for the same reason. The building was kept open from an early hour in the morning until ten o'clock P.M. every day, Sundays not excepted, consequently a visitor, with a single ticket, could have about fourteen hours, if he desired, in which to examine the exhibition thoroughly.

GILPIN COUNTY AND ITS MINERAL EXHIBIT.

Gilpin divided the honors with Lake in regard to superiority in county exhibits. Gilpin is emphatically the gold-producing county of the State, having turned out fully two thirds of all the gold which Colorado has produced. She is also the pioneer mining county. In the Spring of 1858, John Gregory, with a party of prospectors, wandered into the neighborhood of Clear Creek, the north fork of which drains Gilpin County, and in the banks of that stream did the first mining, and took out the first gold found in Colorado. Following up this creek into the mountains, he found the gold increasing in quantity as he advanced, until the party reached what has since been known as Gregory's Gulch, when they discovered that the chief supply of the gold in the stream below was derived from the breaking down and washing away of a decomposed quartz vein which crossed the creek at that point. Here mining was commenced in earnest, and was soon transferred from the creek to the quartz veins, and from that time to this, about twenty-three years, upwards of \$6,000,000 has been taken out of the first discovered quartz mine, which is still producing. Mr. Naglee, the present manager of the mine, sets the amount of bullion output to date at fully \$10,000,000, but I take the lower figure as one which everybody admits. Gilpin is the smallest county in the State, if not in the Union, it being only about ten by twelve miles in extent of area; while the principal mines are found within a space of only four miles long by about one and a half broad. Along this extent of country is an almost continuous town, known under the several names of Black Hawk, Central City, and Nevadaville. But many valuable gold mines, and all the principal silver mines, are found outside of this district. This mineral belt extends northwardly into and nearly through Boulder County and southerly to Clear Creek.

There are five hundred and forty-one patented properties in the county, but only about two hundred mines are being profitably worked. There are about nine hundred and thirty stamps in the county, most of which have been erected to do custom work, very

few of the mine companies owning mills. A single mill is generally put up to work a group of mines.

The geological formation of the county is gneissic; but granite is almost always present where the mineral veins are found—many veins lying between walls of granite and gneiss. Hornblende occurs in dykes, and occasional patches of porphyry are met with. There must have been great disturbance here in early geological ages, the fissures and veins being all nearly perpendicular, while the surface has been so denuded as to leave it in rugged hills or mountains. According to the observations of J. Alden Smith, State Geologist, the mineral veins appear to be of three geological ages, but by far the greater number, including nearly all the best paying ones, are referred to the intermediate age. Veins are found dipping to the northward for several hundred feet, then changing to the opposite direction, like the Comstock mines in Nevada. The change in dip in both instances has probably been caused by extensive earth slides, the slide not moving a sufficient distance to break the continuity of the vein matter, merely bending it over, and causing it to incline to the depth of the slide in an opposite direction to that of its true dip.

The gangue rock is a quartzose and feldspathic material—generally of a slaty structure, very soft, from the decomposition of the feldspar, thickly impregnated with iron pyrites, a small percentage of copper—generally two to three per cent—with occasional streaks or bunches of galena. This, with the earthy matter, or loose material of the vein, is subjected to ordinary mill treatment, the general average of free gold being from eight to fourteen dollars per ton. The sulphurets from the tailings are generally concentrated and sold to the furnace men, where it is used as a flux, in place of scrap iron, the gold going into the bullion product.

This grade of material generally comprises about nine tenths of the entire lode, the balance being made up with streaks, or bands, and masses of iron and copper pyrites, often containing a little silver, and almost always accompanied with more or less zinc blende and galena. This portion of the mineral vein is readily separated by hand picking at the mine, and sold to the smelters with the concentrated sulphurets. Very little free gold is found, except near the surface, and where the vein matter has become much decomposed.

The ore is first taken from the mine to the public sampler, as he is called, who, by the use of rock breakers, crushes the ore to a fineness which admits of its passage through a screen of four meshes to the inch. After being crushed, the mass is carefully sampled. A small portion of the sample is then pulverized very fine, and divided into five parts, each part containing sufficient ore for a dozen assays. One each of these portions is sent to the four smelting companies for a bid for purchase, the fifth sample being reserved for the owner of the ore, who, of course, accepts the highest bid, for which a check is immediately given. The public smelter is paid by the furnace companies, first two dollars per ton for crushing and sampling the ore, and then two and a half per cent of the net value of the ore as a commission for collecting the same for the respective companies.

Ore is also sometimes sent direct from the mine to the smelter, in which case 95 per cent of the gold and 90 per cent of the silver, under scorification assay, is paid to the miner; but a charge of \$20 per ton for furnace treatment is first deducted. If the ore also con-

tains copper, the miner is allowed \$2 25 for each per cent of that metal contained. When the ore contains lead in workable quantity, a sliding scale of value is adopted, as follows: No lead is paid for unless the amount reaches 10 per cent. When it exceeds that amount, 50 cents a unit is paid for that metal. When the ore contains from 10 to 30 per cent of lead, 30 cents per unit is paid. When it yields from 30 to 40 per cent, 40 cents is paid. When the ores exceed 40 per cent, special rates are paid. This, of course, is in addition to the precious metals. The smelters, in all cases, pay the freight on ores from the mines to the smelting works, which usually averages about \$2 40 per ton. The freight on ores, salaries of agents and assayers, and cash paid samplers by the smelters, generally reduces the \$20 charged for furnace treatment to about \$14. The ores are transported by railroad. The Colorado and Central Railroad runs from Denver through Argo and Golden—where the furnaces are located—and thence directly through the heart of the mining districts of Gilpin County. It is said that this mountain division of the Union Pacific Railroad is the best paying portion of their entire system of roads. It is said that the system of buying and selling ores which prevails in this, the oldest district in the Rocky Mountains, is the one which insures to the ore producers the best possible returns for their products.

The reports from the smelting works show a general net average to the miner of not less than fifty dollars per ton for smelting ores from this county. There are four smelting works in operation within twelve miles of this city—one at Argo, known as the Argo Works, four miles distant, and three at Golden, twelve miles distant, on the same railroad, and between this city and the mines. Golden is just within the foothills. Only two of these works separate the gold and silver; the other two produce bullion (chiefly lead and copper matte), and ship both eastward, to or beyond Omaha, for separation. The Argo Works are very extensive, where the gold and silver are separated. These works treat about as much ore as the three works at Golden united.

A future letter, or perhaps two, will be devoted to a description, in detail, of these four smelting works, in which will be given all that the public are allowed to know in regard to the manner and method of their treatment of ores; for a portion—that of the separation of the gold and copper—is kept a secret. Your correspondent has visited and carefully inspected each establishment, and at each was cordially received, and every facility for observation accorded to any one was freely extended to him.

Milling ore is usually measured here by the cord, about seven and one half tons of average dry ore making one cord. The cost of milling is universally fifteen dollars per cord, or two dollars per ton. The mines are very easily worked, being of good workable width as regards vein matter, and the water is generally easily kept under control. The Cornish pump is used. A mine paying eight dollars per ton for its milling ore, with anything like a fair proportion and quality of smelting ore, is considered a very valuable property.

Outside of the large group of gold mines already described, and in every direction surrounding it, and in one instance passing through it, there is a belt of highly productive silver mines, quite similar in general characteristics of gangue to the gold-bearing veins, the principal difference being that the predominating mineral is silver instead of gold. These veins first began to attract attention in 1864; but as they could not be worked by the ordinary gold process, no attempt

was made to open them until some four years later, when smelting works were erected in that vicinity. Since that time these mines have come into considerable importance, and the gold mines also have become more valuable, from the fact that a new and better treatment is now attainable for a portion of the more refractory ores.

There is probably no portion of the extended mining regions of the Rocky Mountains or of the Sierras where the ores are more complicated, or where they have received a more careful study than in Gilpin County; nor is there any locality where they are more successfully treated. In view of the experiments made and the success attained, it is thought but very little is left for future study or improvement. Much that is new has been introduced here.

Endlich, in Hayden's Report of 1873, describes the ores of this district as mainly pyritic, carrying chalcopyrite, galenite, and sphalerite, with isolated appearances of argentite. Experience has shown that chalcopyrite and the finely disseminated pyrites yield the best production of gold; while the galenite and sphalerite contain the silver. In the massive pyrites the gold yield is smaller. Chalcopyrite occurs in every paying gold mine in Gilpin County, and wherever it is more abundant the miners are rejoiced with a never failing increase of the gold yield. Zinc blende is also found, and in some localities in large quantities, but no attempts have been made to obtain any portion of the zinc.

Many improvements have also been introduced of late years into the manner of milling the ores, and saving the gold, but so far as I have been able to learn, I am inclined to think that California miners lead those of Gilpin a little in regard to concentrating and gold saving appliances. James D. Hague's paper, in Clarence King's report, is said to give a very correct illustrated description of the milling operations here, even up to the present time. A very interesting paper was read a few days ago, at Central City, by Mr. Rogers, a practical Gilpin County miner, in which he instituted some interesting and important inquiries into the differences between California milling and milling in Gilpin County, in which he held that just the differences which do exist should be continued, for reasons given. I did not hear the paper read, but understand that it contained much of importance in regard to the practice of milling. It will be published in the forthcoming transactions of the Mining Engineers' Society.

Several important tunnel enterprises have been started in Gilpin, or proposed, designed to open up, drain, and develop various groups of mines at a greater depth than now worked. These tunnels are independent operations, having no claim upon the mines which they pass through, and which are already being worked. In fact, they have to pay for the right of way through developed mines, and in turn the mines expect to pay a royalty to the tunnels for all ore which may be put out through them.

In many instances individual mines have been consolidated under a single management, by which they can be more economically worked. The Gunnel Consolidated is an instance, which has taken out \$1,160,058 during the last six years.

The Hidden Treasure has been worked to a depth of over 1,320 feet, and is the deepest mine in Colorado. The company owns a thirty-stamp mill, and still sends large quantities of rock to the smelting works. During eleven months of 1881, about 8,700 tons of milling ore were worked, which realized about \$10 50 to the ton, and 380 tons

of smelting ore, at \$75 per ton, aggregating \$28,500. This company owns its mill, which is run by water, having an overshot water-wheel fifty feet in diameter.

The Bobtail Company reports the yield of its mine for 1881, at \$275,000, the average of the smelting ore being unusually high—\$125 per ton. The mine has been opened to the depth of 1,020 feet. The company owns a 125-stamp mill—the largest in the State—and will greatly increase its output another year. The tunnel operations of this mine are the most extensive in the State.

The exhibit of Gilpin County is one of the finest in the building. In extent and massiveness it takes the lead. No mines are more fully shown than are those of Gilpin County. There were many masses of ore shown as large as could be practically hoisted from the mines. An immense block of ore, shown from the Tierney lode, near Central City, was a mass of rich sulphuret gold rock, weighing over five tons. A fine specimen, weighing 660 pounds, was also shown from the lowest level of the Hidden Treasure. A large mass from the Bobtail, with one surface entirely covered with peacock copper ore, weighed about 500 pounds. The Whitney mine showed a one and a half ton specimen. A 200-pound specimen of rich gold smelting ore, carrying copper and silver, was shown from the famous Kansas lode, recently purchased by an English company. And right here we may remark that the attention of English capitalists is rapidly being drawn to this as a promising region for mining investments.

Other smaller mines were shown, to the number of many hundreds, and covering an area of forty-two by twenty-one feet. This section was elegantly fitted up at considerable expense, and in excellent taste. It was covered with draperies of gold, blue, maroon, etc., with laced curtained windows, carpeted office, desk, chairs, and other bodily and aesthetic comforts. The presiding genius, who brought together all these massive ores, rich specimens, and elegant cabinet gems from the dark depths of Gilpin County mines, was Col. Thomas Manning, who represented the county as special Commissioner. Nearly all the credit of the exhibit was due to the active exertions and indomitable energy of this gentleman, who, though comparatively a new comer into the district, has already taken a stand as a leading man. He is the owner of three mines, the exhibits from which were modestly hid away in the rear of other exhibits, and were not seen at all by the casual observer. There was no special reason for this, however, as his mines, though but recently opened, are exceedingly promising, and, as might be expected from the character of the owner, are worked with intelligence and skill. His mines are named the Silver Dollar, Piper Heidsieck, and Becky Sharp. His power for hoisting and pumping is derived from two twenty-five horse-power engines. The Silver Dollar, as its name implies, is a silver mine, and strikes and crosses the Piper Heidsieck, a gold mine, at the depth of 175 feet. Where the two mines intersect, there are about ten inches of gray copper ore, very rich in copper and silver, also carrying gold. Mr. Manning certainly ought to, and undoubtedly will, reap a rich reward for his investment.

The Silver Dollar mine carries a very rare copper ore, known as *enargite*, said by Dana to be found in only seven localities on the globe, one of which is this, known to Dana as "Willis Gulch." A neighboring mine, the "Powers," has developed large quantities of

this mineral, which there occurs in large cubical crystals, and as such, and in an amorphous state, forms forty-eight per cent of the value in the yield of the mine. This is essentially an arsenical copper mineral, consisting usually of about the following constituents: Copper, forty-seven; arsenic, seventeen; silver, thirty-one; the balance being made up of antimony, iron, and silver.

The most striking feature connected with the exhibit of this county is a tall slender obelisk covered with gold leaf, standing upon a large square base colored in imitation of silver, and each intended to represent the bulk of those two metals which Gilpin County has added to the gold and silver of the world. It is now some twenty-two years since the mines of this county were first discovered, and her contributions, as above, have aggregated \$35,500,000 in gold, and \$3,000,000 in silver. A column twenty feet square and sixty-five feet high would be required to represent the copper product of the county. No estimates have been made of the bulk of the lead product, but it must be very large.

As will be readily inferred from the geological character of the county, and the mineralogical and other characteristics of the mines as already given—many of them being true fissure veins, occurring between walls of granite and gneiss—there is every reason to believe that they will pay and continue to be worked to the lowest depths of practical mining, where heat and water present the least hindrance to going down. If such should be the case, mining has but just begun in this and the neighboring counties of Boulder and Clear Creek.

We cannot close this somewhat lengthy notice of this county and its exhibit without making a brief notice of the six splendid cabinets of choice minerals, which have been gathered with much care from the mines of this locality, and which, in themselves, present an interesting study, which might occupy weeks of time to the close students of mineralogy, and which at the same time form a most interesting object for those curiously inclined in the way of admiring such wonderful productions of nature.

IV.

Quite a number of important additions have been made, both to the mineral and to the machinery exhibit, during the past week. A water-jacket smelting furnace has been set up in the building, but not fitted up for working. The furnace can be readily examined, and the method of its operation is fully explained. The attendance continues about the same.

BOWLDER COUNTY AND ITS EXHIBIT.

Directly to the north, and adjoining Gilpin County, is Boulder. This county, also, possesses many peculiarities, and many special attractions. Boulder County may justly be taken to represent the State of Colorado in miniature. It comprises mountains and plains, mining and agriculture, more fully than any other county in the State. Here golden grain and golden nuggets combine to create

general prosperity. Broad fields and bonanza mines are bunched together, as, perhaps, nowhere else. One half of the county produces the necessities of life, while the other half yields its precious treasure to pay for them, and a bountiful surplus besides. The county also abounds in coal and iron. Like the State, a part of which it is, it possesses scenic beauties which never fail to call forth expressions of wonder and delight from visitors and tourists. As the State holds within its borders one of our most wonderful mountain elevations—Pike's Peak—so Boulder County boasts of one of the loftiest points in the Sierra Madre range—Long's Peak—which rises majestically over 14,000 feet high, forming the northwest cornerstone of the county.

Boulder boasts of its culture and its educational and religious privileges, which it claims are not exceeded by any other, even the most favorable portions of the State. Its salubrious climate and scenic attractions, added to its natural industrial advantages, seem to have attracted within its borders a more than usually desirable population. The State Legislature seems to have appreciated this high standard of excellence, in selecting the town of Boulder as the most fitting seat for the State University, where the elevating and refining influences of that institution do not fail to add a benediction upon all that has preceded it.

As an evidence of the good taste and æsthetic proclivities of its population, we would cite the names which have been given to its rivers, towns, and mines. I will venture the assertion that there is not another county in the entire Union where such a beautiful nomenclature can be found. Let me cite: The principal river flowing east from the mountains is called the St. Vrain; the most important towns in the county are Cariboo, Nederland, Sunshine, Magnolia, Balarat, Springdale, Salina, Longmont, Belmont, Rockville, and Eagle Rock. The most of these towns are provided with telegraph and telephone facilities, and are sought out as Summer or permanent residences by well-to-do, intelligent, and cultured people, who have lost no time in rearing up around them churches and school-houses to perpetuate the excellencies and memories which they have brought with them from their eastern homes.

This same culture and good taste has also found its way into the mining camps throughout the county, and gives abundant evidence that the first comers into those localities were an uncommonly honest and cultured as well as an enterprising class of men and women. Even at the expense of tediousness, let me cite in evidence the names given to a number of mines, as I find them in the list before me: Golden Age, Blue Jay, Bald Eagle, Big Blossom, Evening Star, Excelsior, Gold Ring, Iron Queen, Longfellow, Ocean Wave, May Queen, Song Bird, Twin Blossom, Silver Queen, Little Alice, The Pet, Blue Bird, Red Cloud, etc. There is not a name before me, among those not enumerated, which is not in good taste. I would recommend this class of nomenclature to miners in other sections, particularly in some of the earlier mining regions of California.

Gold placer mining was commenced in this county about the same time it was inaugurated in Gilpin—some twenty-two years ago—and soon here, as there, led to quartz mining, by the miners following up their river diggings to rich quartz loads. The same sudden check was given to that business here, as in Gilpin, by soon getting down to sulphurets, and an interval of comparative rest occurred, until

smelting processes were introduced by Mr. Hill (now United States Senator Hill) and Professor Pierce, both now of the Argo Smelting Works. The successful results of smelting soon led to farther prospecting, until the silver mines were discovered. Looking for rich silver ore led to one of the most interesting discoveries yet made in the mines of Colorado—the Telluride Mines, as they are rightfully called, from the presence, in most unusual quantities, of telluride ores. In this class of mines, gold, which is commonly found in combination with sulphur and iron, occurs with a kindred mineral, called tellurium, an exceedingly rare ore, but here found in the greatest abundance ever met with in any part of the world. In other countries this mineral occurs in thin seams or small bunches—so small in quantity as to render the ore a great curiosity. But here much of the telluride occurs in wide veins, continuous in length and improving in depth. These ores form the richest gold mines in the county, which are worked, however, for gold and silver only, the tellurium being destroyed in the process as a waste product, it having no special commercial value. This class of mines is scattered all through the five principal districts, which comprise the foothill portion of the county. Higher up in the mountains the tellurides disappear, the gold-bearing sulphurets appearing in their place, and the mines carry less gold. It is more than probable that these sulphurets may give place to tellurides when a great depth is reached, one on a level with the surface of the telluride mines, which are found lower down the mountain. Red Cloud and Cold Spring were the first telluride mines discovered, and at once attracted the attention not only of Colorado, but the mining and scientific circles of the entire world. These two mines are near by each other and parallel, the south wall of the one and the north wall of the other consisting of gneissic granite; the two mines being separated by a dyke of gray porphyry, forty feet thick at the surface, but only thirty-six inches at the depth of 400 feet. The Cold Spring mine is now down over 500 feet. It has produced large quantities of ore yielding from \$3,000 to \$5,000 per ton; the relative proportion of gold and silver being five ounces of the first to about thirty-five of the last named.

Quite a number of telluride minerals, several of which are new, are found in the mines of Boulder County. Of these we have first, *sylvanite*, which may be called a gold telluride, the richest of the series. It is composed as follows: Gold, 24.83; silver, 13.05; tellurium, 56.31; the balance, 5.81, consists of iron, 3.28; sulphur, 1.82; zinc, .45; copper, .23; and silica, .32.

Hessite, another variety, which may be termed a silver telluride, is composed as follows: Silver, 59.91; tellurium, 37.86; iron, 1.35; the balance, 88 per cent, consists of gold, .22; copper, .22; and lead, .45.

There is also an auriferous *hessite*, which contains: Gold, 13.09; silver, 50.36; tellurium, 34.91.

Petzite is also an auriferous telluride, consisting of gold, 24.10; silver, 40.73; tellurium, 33.49, etc.

Native tellurium is also found: Tellurium, 96.91, the balance of 3.9, being made up of small quantities of no less than ten different elements.

Altaites is distinguished for the amount of lead which it contains: Lead, 60.53; tellurium, 37.51, etc.

Several other varieties of this interesting mineral are found, as follows: Calaverite, coloradoite, lionite, ferro-tellurite, and tellur-

pyrites. The last two named, and also coloradoite and lionite, are new, and found only at this locality. A telluride of mercury has also recently been discovered which is entirely new to metallurgical science.

The gangue rock in all the telluride mines is generally a hard, bluish porphyry, mixed with soft feldspathic matter, quite similar to the milling rock in Gilpin County. In the ordinary ores the telluride occurs in patches and streaks throughout nearly the entire vein matter. When there is any large quantity of non-telluride bearing ore, it may be readily discovered and thrown out by hand sorting, if desirable. It was at first thought that all telluride mines would be found between granite and porphyry, as several of those first discovered were; but in the largest number known at this time both walls consist of granite gneiss.

The telluride district, so far as discovered, occupies an area of about thirteen miles in length by three in breadth. Within that district there are about twenty mines producing large quantities of very rich ore, upon some of which the miners have gone down from 300 to 1,000 feet. There are about thirty others, opened from 100 to 300 feet deep, with good working prospects. Very many others are just being opened. This is only the third instance in the history of mining where tellurides have been found in any considerable quantity, and this is by far the most important. A single mine in Boulder has developed more tellurium than has ever been found in any other ten mines in the world, outside of Boulder. Hundreds of tons of this class of ore have been shipped to smelting works which contained from five to ten per cent of tellurium, and thousands which contained from one to six per cent. Pieces of ore of several pounds weight have been found which would assay seventy-five per cent. A large per cent of the first class milling ore carries from fifteen to twenty per cent of tellurium.

THE BOWLDER COUNTY EXHIBIT.

The exhibit of this county, like that of other localities, was quite characteristic of its mines. The minerals were grouped according to mines and districts. About 200 mines were represented. The leading silver mine was the Cariboo, one of the first opened. In addition to about one ton of picked and ordinary ore, a splendid specimen was shown from this mine weighing eighty pounds, and valued at \$300. The mine has been opened about ten years, and is now worked to the depth of 1,000 feet, having produced about \$4,000,000.

The Poorman, in the same district, showed about 1,500 pounds of very rich ore, assaying about 800 ounces in silver. This mine produces a large amount of very fine smelting ore, carrying galena and gray copper. One shaft sunk on this vein to a depth of sixty feet yielded ore from which \$17,000 was taken without any drifting.

The Mountain lode also made a very fine display of rich gold sulphurets, silver chloride, and silver glance.

The Yellow Pine bids fair to become a notable property. It sent a ton and a half of good ore, including one 750-pound chunk of gray copper ore, beautifully veined with azurite, and all rich in silver. The mine has opened six tunnels—800 feet in all—every tunnel in pay ore. The first class smelting ore runs from 300 to 600 ounces per ton.

The Black Cloud sent two tons of ore—some large and splendid specimens. This property is quite extensively developed, showing a very heavy lode of smelting ore.

Until quite recently no tellurides have been known to exist outside of this county. But they have recently been found near Lake City, Hinsdale County, some three hundred miles south of this point, but not in any regular vein. They are also found in large quantities in the Bossie mine, Custer County. Small quantities have also been met with near Rico, in Dolores County, and in several other localities, and it is confidently expected that the study of the display of telluride ores from Boulder will lead to the discovery of similar ores in many other sections of the State, where it is more than possible rich tellurides may now be thrown aside as worthless. Indeed, several visitors have already assured Mr. Thompson, the Boulder County Commissioner, that they feel quite confident they have met with them in other localities, where they have been discarded in large quantities.

Soon after the discovery of the rich telluride ores in this county, some of the miners in the adjoining counties, who had, perhaps, not realized quite so favorable prospects, were in the habit of denominating the telluride mines "knife blades," as indicative of the limited quantity and thinness of the ore deposits. Several owners of such mines have combined in bringing to the exhibition masses of telluride ores to show the size of their "knife-blade" mines. Among them we find one piece weighing 1,000 pounds, others 850, 700, etc. In some a width of vein of two and one half to three feet is developed. These masses of ore were piled up together and conspicuously labeled "Knife Blades." They are from the Inter-Ocean, Prussian, Slide mine, and Black Cloud.

The leading free gold mine in Boulder is the Golden Age. This company has 105 pounds of specimen rock on exhibition in a glass case, valued at \$3,000. Regular work upon this mine has been continued about two years. The mine shows from two to three feet of free milling ore of fair paying quality. The company has a 20-stamp mill running. There are several mines of lesser note in the county which produce free milling gold-bearing rock.

Most of the gold-bearing non-telluride lodes, however, are sulphuret mines, similar to those found in the adjoining county of Gilpin. There were several very fine exhibits of this character from Ward District. The principal display of this character was from the Niwot mine, which has been opened to the depth of 400 feet. The Nelson, Baxter, and Celestial also made good exhibits. These ores are almost identical in character with the Gilpin ores. There were several tons of ore shown from this county, and the display was gotten up in good taste and in a manner well calculated to interest and instruct the student in mineralogy. Mr. Harold D. Thompson was the Commissioner in charge, assisted by Mr. T. H. Noland, special Commissioner for Jamestown.

Boulder makes a very fine display of coal, iron ore, marble, and building stone. The coals are lignite, but far superior to most lignites. They are also quite free from sulphur and iron, with a very low percentage of ash. The most extensive beds of lignite in the State are in Boulder and Jefferson Counties. They occur on the plains, or foothills, near the base of the mountains. Good fire-clay is also abundant. Some of the marbles of Boulder are very fine, and

take a high polish. This is specially true of a species of breccia, which, when polished, presents a variegated and beautiful surface. The breccias, however, do not present any cleavage seams, although they are deposited in layers of greater or less thickness. But there is quite an abundance of ordinary variegated marble, which can be readily taken out in large slabs from natural cleavage seams.

An iron furnace was erected in this county a few years ago at Marshall, where coal and iron were found in immediate proximity. The furnace was not operated long, however, on account of the small demand for iron, which was supplied, at that time, in large quantity, and at a low price, from the breaking up of useless machinery shipped out from the Eastern States. The experiment, however, was highly satisfactory, two and a half tons of crude ore producing one ton of pig iron of very good quality. The fuel used was charcoal, at the rate of about 140 bushels to the ton of metal produced. The ore worked was wholly gathered from the surface of the ground, where many thousands of tons may yet be gathered of equally good quality. The ore is also found in beds and veins, and principally of the brown hematite variety. The time will soon come when this ore can be profitably worked, when it will be made to add largely to the aggregate products of the State.

But very few of the mines of Boulder have as yet been worked to any great extent. There are but six or eight mills in operation. Most of the ore taken out goes to the furnaces. About 300,000 tons of coal are annually raised in this county, valued at about \$750,000.

V.

Dear reader, we wish you were here to take in, to see, to listen, and to study, as it is the privilege of the writer to do. To a California or any other miner for the precious metals the sight is grand and enchanting beyond expression. The ores here are so diverse, so different from anything met with, on an extensive scale, in California, or in fact in any other part of the world, that the visitor wanders through the mazes of the building, and the winding ways that separate the various exhibits, wondering if he is not in some enchanted land—some real El Dorado, where the miners are actually at work bringing to the surface and piling up the precious treasures from the very bowels of the earth below. He is aroused from his reverie only by the presence of the moving things about him, or by the band striking up some well known air from its central station, or perhaps perched high aloft upon the gayly decked pavilion of ambitious Gunnison County, from whence it is sometimes invited to dispense its martial strains. If that is not sufficient he has only to look up for a moment and direct his vision through the open windows, where he will behold in plain sight, and within an hour's ride by rail, the abrupt foothills, and beyond them the snow-capped mountain range, from beneath whose huge proportions have been drawn all the varied treasures which are garnered here in such rich profusion.

This exposition was beyond question the finest mineral display ever made in the history of the world. It was one of the most important forward steps ever taken in the present grand march of min-

ing industry. More than fabulous wealth was there displayed. The miner's and prospector's wildest dream was more than realized there. The exhibit was a great object-lesson, where the visitor was enabled to institute comparisons and study the different ores and minerals from different districts in all their diverse varieties of formation and position, from the beautiful and precious specimens adorning the carefully selected cabinet down or up—as the reader may prefer—to the general average of the ore and country rock, just as it comes from the mine, from nut size up to mammoth masses of several tons weight. The student had, spread out before him, within the walls of that structure, a veritable Golconda of earth's treasures—coal, lime, marble, and other building stones, iron, copper, lead, etc., silver, gold, and the precious stones, such as opals, agates, amethysts, sapphires, agatized wood, and other petrifications; also, samples of ore showing traces of that rare substance, vanadium, used for dyeing the most costly silks, worth many times its weight in gold—fully \$10,000 per pound when collected and isolated. All these from the mines of Colorado and the neighboring States and Territories.

But what most amazed the visitor was the extent, mammoth proportions, and vast wealth of the exhibit, with almost millions in sight, and fully billions represented. Yet California was not there; not a single specimen, not a dollar of the \$2,196,000,000 of precious metals which this State has added to the wealth of the world was there.

Had California gone there, as she might have done, with but a portion of the minerals which she holds in her own right as a State, and most of which is nailed up in boxes, and packed away in the dark and gloomy cellars of her State House at Sacramento, doing nobody any good, gratifying no one's taste for the beautiful and valuable in nature, collected by the State at great expense of time and money, and yet doing nothing to develop or to interest others in the development of her mineral wealth. Had California gone there, as she might have done, she would have put the cap-sheaf upon all that grand exhibit, and done more by such an exhibit and such a contrast to raise the State in the estimation of the world's representatives, who visited that exposition by thousands, than would have paid the expense of the exhibit twenty times over. Such an opportunity was never before and in all probability will never again be presented; for a second exhibit of the kind, no matter if its merits are even greater, will lack the enthusiasm of this in every particular. It will be like a twice-told tale. California has thrown away her golden opportunity, which may never return.

I had the pleasure, while there, of meeting Mr. J. H. Taylor, one of the best and most reliable mining engineers of England, and at present residing in London. He had spent several days at the exposition, and was about to leave Denver on a tour of inspection to the various important mining centers. He said that the display of ores and mines at the exhibition was actually astonishing, and that the exposition was far ahead of anything he had thought possible. He had seen enough already to satisfy himself as to the wealth and permanency of the mines, but, as a matter of course, he must visit them. On his return he would hasten back to London, satisfied that he could recommend Englishmen who have capital to invest in Colorado mines. He did not manifest any desire to travel farther west to take in California. This State was then a comparative blank in his mind,

as it was to many other distinguished visitors and capitalists from the East and from Europe.

General J. W. Denver, the man for whom the Queen City of the Plains was named, made a brief visit to the State for the second time, in company with his wife, son, and daughter, to view the exposition. His coming was anxiously looked for, and formed quite an event in the exposition annals. I had the pleasure of meeting him. When he learned that I was from California, he held my hand with a firmer grasp, and for a moment seemed lost in retrospect. He soon, however, recalled his thoughts, and inquired for several of his former friends in the Golden State. He evidently holds in warm remembrance his early residence in California. The Governor is now in his sixty-fourth year, but still hale, hearty, and appears good for twenty years more of active life. He is evidently very proud of the young metropolis which bears his name, and feels confident that it will, ere long, become one of the principal cities of the Union. He delights to dwell upon the story of its early history, and the citizens are proud of the man who gave his name to the city. He first passed through the Colorado Valley, on his way to California, in 1850, at which time it was generally contended that the great plains, and especially that portion of them, could never be cultivated, or otherwise utilized. The General thought differently then, and when, a few years afterwards, he was appointed Governor of Kansas Territory, in which Colorado was then included, he gave his active aid and countenance to the first attempt to settle the valley—an effort which was successful, and thus indirectly opened to the world one of the most valuable mining regions known. He now takes a just and honest pride in his prophetic vision, and expects to live to see Denver a city of a quarter of a million of people, and Colorado supporting a population rivaling that of Ohio, which is now his home.

CLEAR CREEK COUNTY.

Immediately adjoining Gilpin County, which formed the subject of my third letter, and on the south, and directly along the great mineral belt of the State, is Clear Creek County. Lake alone, excepting this, is the most extensive silver-producing county in the State. Its product of gold and silver for 1880 was, in round numbers, \$3,000,000. The total product of the county up to January 1, 1882, was \$24,445,771. This, for a county only thirty miles long by fifteen wide, is an output of bullion which may well create a flutter in any mining community. Still, mining proper there has but just commenced, as only a few of the mines have as yet been opened to the water level of the neighboring streams. As in most other localities, the gold and silver-bearing quartz veins were first discovered by the miners being led up to them while working the streams. The increase of annual yield has been very uniform. The yield for the past twelve years has been \$914 for every person engaged in mining in the county, including prospectors.

In a well-prepared report before me, from thirty-eight mines in one district, the milling average of the ores was 392 to 604 ounces of silver to the ton. In another district, the average is from 450 to 550 ounces. This does not include the lead, which often forms quite an important item.

In the district alluded to above, the Big Chief, just being opened, gives a working result of 20 ounces of gold, 8 ounces of silver, and 17 per cent of copper. Another mine in the same district is reported at 4 ounces of gold, 60 of silver, and 50 per cent of lead. The most of the mines which carry a preponderance of gold are located in the northeasterly portion of the county, and at the point near the gold mines of Gilpin County. The veins there are very similar in all their characteristics to those of that county, and may be considered as practically inexhaustible as any mines can be. The most of the ores are low grade, but it is thought that if good smelting furnaces should be erected near those mines, whereby the sulphurets could be utilized without cost of transportation, the yield of bullion would be materially increased. Time will make this all right. Quite extensive placer mines have for many years been and still continue to be worked along the several small streams of Clear Creek County.

The greater proportion of the silver, according to State Geologist Smith, is contained in the gray, yellow, and purple sulphurets of copper, and in the lead, zinc, and bismuth sulphurets, a comparatively small proportion being derived from native silver or the true silver ores. The true silver ores, however, sometimes occur, but in small quantities, as ruby silver, glance, brittle, etc., with a small per cent of iron pyrites.

There have been about \$1,000,000 expended in the county in the erection of mills and other kinds of mining plant. The history of silver mining in this county and throughout the State generally, goes to show that there is full as much average success in this branch of mining, as in any other business open to industry. All that is needed is a proper knowledge of the business, economy, and practical personal energy.

The Colorado Central, a branch of the Union Pacific, penetrates to the very heart of the county, and has done much toward opening up its mineral resources. Other railroads are in progress, or in contemplation by other companies, by which the country will be benefited. It is expected that a railroad will soon be opened up through this county direct to Leadville and the western slope of the Rocky Mountain divide. This improvement would be of immense advantage to both Clear Creek and Leadville—to the latter by greatly shortening the present roundabout way of reaching that important mining locality. It may here be remarked that no State in the Union is more rapidly securing railroad facilities than Colorado. Denver has already become a most important railroad center. No one who has not visited this State and passed over some of the most important railroads can form any adequate idea of the daring engineering feats in this direction which have already been accomplished there. The railroads are properly supplemented by wagon roads, so that nearly every mine in the county can find ready access to railroad communication.

There are many points of great interest in this county to the tourist and health seeker. Few places more desirable in that respect can be found than Idaho Springs, the center of the gold district already described. Its soda baths have become world famous and made it a popular place of resort. There are numerous other points of interest, such as beautiful natural parks, high points of elevation, etc.

Georgetown, the county seat, also the central point of the silver mines and present terminus of the railroad, presents many attractions,

and justly prides herself in wearing the proud title of the "Silver Queen of the Rockies," for here are located some of the most extensive and richest silver-bearing lodes in the State outside of the Leadville mines, which are deposits and not quartz mines. Each company generally controls a group of mines, as the hills are everywhere threaded with veins of greater or less thickness, several of which can generally be worked to best advantage under one management.

The Terrible group, now in the hands of an English company, and known as the Colorado United Silver Mining Company (limited), is located here. That company owns some ten or twelve veins, some of which have been developed to the depth of 1,300 feet, with miles of stopes, drifts, tunnels, shafts, etc. They have a very extensive plant of hoisting works, with large concentrating works for their low grade ores. The rock is reduced with Black crushers and Cornish rolls.

The Pelican and Dives group of ten or twelve mines, has also a very large and extensive development—fully five miles of drifts, tunnels, stopes, etc., with a fine plant of machinery for hoisting and pumping. This, as well as the other companies, ship their ore as it comes from the mine, to the public sampling works, where it is sold to the smelters after being properly sampled and assayed.

The Colorado Central group, of eight or ten veins, is also extensively developed, with steam hoisting and pumping works.

Very nearly the same works as above would describe the Seven-Thirty group, the Dunderberg, the Consolidated Bay Rock, the Diamond Tunnel Company, the Dunkirk Mining Company, the Lebanon Mining Company's group, etc. All these extensive works center immediately in or about Georgetown, in addition to some twenty or twenty-five other paying companies. The first, second, and third class ores of all the mines above enumerated, have averaged, since January 1, 1882, as per mill reports, from 242 to 257 ounces of silver per ton. The thickness of the veins range from four inches to eight feet. Nuggets of 1,800 pounds weight down to cabinet specimens were on exhibition.

There are only two stamp mills in this county, and those are located in connection with the gold mines in the northern section. There is no furnace yet in operation, but a smelter is now being erected for the Freeland mine, near Idaho Springs. There are, however, five public sampling works where ore is crushed to grain size for furnace treatment.

THE CLEAR CREEK EXHIBIT.

As the visitor at the exposition passed by the Clear Creek pavilion, his attention was at first arrested by the gilded figures conspicuously and several times placed, "\$24,445,771 to January 1, 1882." He naturally stopped to consider the characters which expressed such an enormous amount of treasure, then very naturally stepped within the inviting inclosure to more carefully inspect the ores and minerals which were presented as the representative characteristics of the veins and rocks from which all this treasure had been realized. The figures read like fairy tales, and he looked around, thinking to see the gold and silver peering out from, or binding together in their precious embrace, the rocks and minerals with which the pavilion was filled. True, he was shown a few specimens of that character; but, by far the great mass of mineral, to the unpracticed eye, looked but little better than the unyielding rocks in a New England stone wall.

But the gold and silver is there, nevertheless, and waits only for the large stamps or fiery furnace, and the genius and handicraft of man, to bring them out to the light of day. The visitor reflected a moment longer, when his inquiring eyes generally met those of the gentlemanly Commissioner, Mr. E. Y. Taylor, or his assistant, Mr. Jesse Gilmore of Idaho Springs, who were always ready to show the visitor around, and explain to him everything of interest in connection with Clear Creek County and its interesting exhibit.

VI.

The exhibit of the three principal railroads, the Union Pacific, the Atcheson and Topeka, and the Burlington, were perfect models, both in characteristic display and in the artistic manner in which they were gotten up. They were each very extensive. From over the sea, Australia came in with her famous gold nuggets—the largest in the world. They were shown in six well filled cases as a side show. One, the largest, represented 620 pounds of gold, the original being valued at \$148,000, found at Hill End, New South Wales. North Carolina was also present with a knapsack full of gold nuggets from the San Christian placer mine of Montgomery County, North Carolina. This exhibit occupied a prominent position in Utah's front show case. It attracted a large crowd of admirers. The exhibit bore the following label: "The Ontario output, up to June 30, 1882, was \$11,012,936." The claim of such a yield would seem to be a bold one. There were in all sixty-seven nuggets, large and small, valued at \$4,800. It is said that the Christian mine has yielded \$150,000 during the last two years. It is a placer mine, worked with only thirty-six inches of water.

CHAFFEE COUNTY.

Chaffee County, Colorado, is located directly south of Lake County, from which it was set off in 1879. The great continental divide forms its western boundary, while its eastern reaches nearly to the base of Pike's Peak. It is quite limited in extent of area. The early gold seekers made their appearance here soon after the discovery of gold in Gilpin and Clear Creek Counties. All the region embraced in the counties named, and their immediate vicinity, was then known as the Pike's Peak Diggings. The streams here, as there, yielded considerable gold. Cash Creek has continued to yield from that time to this. Wonderful stories are told of a locality supposed to be in this county, and known as "Lost Cañon," which was said to have been prospected about 1861, and from which the miners were driven by the snows, and could never afterwards find it. Colorado Creek was also rich in the early days of Colorado mining. But little is known of the gold taken away from that region during the early years of mining there.

Silver was first discovered in Chaffee County in 1874; but little was done, however, towards developing the silver mines until 1879. The year previous the Monarch mining camp was started, which soon developed into much value. That discovery, and the opening up of railroad communication to Leadville and Gunnison, each of which roads pass centrally, the one north and south, and the other east and

west, through the county, have given an important impetus to mining there. At the present time perhaps no county in the State is better prepared for cheaper mining, or smelting near the seat of production, than is Chaffee.

Silver lodes are being found all along the eastern slope of the Rockies in this county. In the northern portion, toward Leadville, the formation is generally lime and porphyry, with, occasionally, quartzite. The southern portion is mostly granitic or porphyritic. There are some seven or eight prominent towns in the county, and about the same number of prominent mining districts. The ores of the county generally present such a combination of lime, iron, and lead that they furnish their own flux, and are therefore easily and cheaply smelted.

CHALK CREEK DISTRICT.

This is one of the most promising mining districts in the county. The veins are said to be mostly fissures, but of exceptional width, often widening out to ten or fifteen feet, or more. Of course, in such veins base metal and barren vein matter must predominate. Zinc and antimony, accompanied with iron and copper pyrites and galena, abound; but their quantity, and the facility with which the ores are extracted, brings up the value of the mines fully to as high figures, if not higher, than those which prevail in veins yielding high grade ore.

This district contains a large number of valuable mines, and made a very fine, in fact an exceptional, display, and also supplemented its display by a very full description of the same, and of the mines represented. The mines of this district extend quite up to the crest of the Rocky Mountain divide. Porphyry occurs at intervals, with occasional contact veins between that and the granite; but as a general thing, the veins occupy fissures in the granite. They extend not only up to the summit, but are again found beyond, on the western slope, in Gunnison County, possibly passing through the divide, but more probably entirely new and disconnected series of fissures. The occurrence of rich metalliferous veins at such high altitudes, and more often in porphyry, or altered and greatly disturbed rock, than in any other, forms one of the most noticeable features all through Colorado. In the San Juan District, in the southwestern portion of the State, the veins are nearly all in porphyry, which is there present in three distinct overflows. The upper, the latest, and that occupying the highest elevation above the sea, carries by far the greatest number and the richest veins. The very country which in California would be passed over by the prospectors as barren and worthless, is that which in Colorado the miner selects for his prospecting operations. The mines of Colorado are as unlike those of California in their inclosing rocks as they are in their mineralogical character.

There is also another peculiarity in almost every section of the mineral region. The mines generally occur in groups—an ordinary location of 300 feet wide often carrying from two to five distinct veins lying parallel. This fact enables several veins to be worked from one crosscut or tunnel, when the tunnel can be run at right angles to the veins. The facilities for tunneling are unequaled, and depth is easily acquired at small expense—the ore going down to the tunnel levels with the water, instead of being raised as it must be in a level country. Sinking and hoisting are usually commenced at a great distance below the surface, thus achieving deeper workings at less

cost than is usually incurred in other mining regions. Much discussion and speculation has arisen in regard to the question whether such veins, which are usually narrow, will not soon unite and form wide ones. A depth sufficient to decide this has not yet been reached anywhere in the State; but progress in that direction is rapidly being made, and some mammoth tunnel operations have also been commenced with that end in view—operations which rival in extent either the Sutro tunnel or that mammoth bore through the mountains of western Massachusetts, known as the Hoosac tunnel. If the deep and rugged cañons, and the precipitous mountain sides, are a hindrance to approach, and to the reception of machinery and supplies, that disadvantage is more than offset by the facilities which such a country affords to working the mines.

In the Hope and Granite District the mines are largely gold bearing, that metal being found both in veins and placers. The Murphy mine, in Chalk Creek District, is largely gold bearing. That mine is being thoroughly opened, and an immense body of ore is reported as now in sight, and although but little has yet been worked, very large mill runs have been reported, as high as \$131 to the ton. About \$250,000 have been taken out of this mine. The Chrysolite, near St. Elmo, is very similar in character to the Murphy. The Monarch, of Monarch Mountain, is also being rapidly and systematically developed.

The Foster Ore and Metal Works at Alpine, are owned by Boston capitalists, with Mr. N. W. Storer as manager. The rock is reduced at these works by two Blake crushers and Cornish rolls. They have two reverberatory roasting furnaces of the latest and most approved construction. In addition to a fine twenty-five foot head water-power, they have just put in a thirty-five horse-power engine to drive mill and blast.

The Pembina Silver Mining and Milling Company, a Philadelphia organization, under the superintendency of P. A. Snell, owns four mines, which are fast being developed with most promising success. They have a mill and concentrating machinery, with a short side track to the Denver and South Park Railroad, over which their ores are shipped, after concentration, for furnace treatment. A Blake crusher and Cornish roller is used for crushing. For concentration, the ore passes from the crusher through a graduated series of screens and thence to a set of Rogers' swing gate gigs. In addition to that, a new gig has recently been put in, the invention of Mr. Robert Parry, from which superior results are expected. We have not, as yet, heard any reports from this machine. The slimes are carried to and separated on a Rittinger table. So numerous have been the applications of late from neighboring mines for the reduction of their ores, that an important addition to these works will soon be made.

The Iron City smelter, half a mile from St. Elmo, has a first class forty ton water-jacket furnace and a Blake crusher. Mr. J. D. McClusky is in charge. This company owns five mines, and machinery for roasting has been ordered at Philadelphia, all of which will soon be if indeed it is not already in operation at this writing.

The Monarch Company, of Monarch Mountain, owns not only the mine there, but also three others and a smelting furnace, which is kept constantly in operation upon their own ores.

CHAFFEE COUNTY'S EXHIBIT.

Chaffee County may well be proud of her exhibit as well as of her mines. Nearly every district was represented; ores from about seventy producing mines being shown, proving, most unmistakably, that she possesses great storehouses of the precious metals, and that capital and well directed effort is all that is needed to bring to the light of day their hidden treasures.

In addition to the precious metals, this county also made a very good display of iron, lime, building stone, fine clay, and charcoal, all of which combine to create the facilities for carrying on mining as a legitimate and profitable enterprise. The county was well represented by Messrs. E. R. Emerson and S. E. Land, to whom too much praise cannot be accorded for the intelligent and faithful manner in which they have discharged their duties as Commissioners.

FREMONT COUNTY.

This county is situated southeast and adjoining Chaffee, and in the geographical center of the State. It is chiefly agricultural, but also possesses some very promising mines. Until quite recently the mineral resources of the county have been quite overlooked by prospectors in their haste to reach the mountains, and the probable millions beyond. Indeed, nothing in the way of mining has been done here, until the past year. But during that time, not less than 7,000 men have been engaged in active mining or prospecting operations within the county. The result has been the discovery of a great number of promising mines, one of which at the time of the exhibition was shipping an average of a carload of ore a day to the smelter, with almost a certainty that the number of producing mines would be increased during the coming Fall and Winter. Enough has already been developed to warrant the assumption that the production of the precious metals in Fremont County will, ere long, form a potent factor in the estimates of Colorado's gold and silver production. Gold, silver, copper, zinc, cobalt, nickel, and iron have already been found there. About 600 locations have been made in one locality. The mineral discoveries are scattered over quite a large extent of territory in the western and southern or mountain portions of the county.

A discovery, which is considered very important, was reported from the neighborhood of Canyon City, and in the Green Jacket mine. The ore, when struck, was carefully sampled and assayed by a reliable mining expert, who reported 334 ounces of silver to the ton, with large ore body. A milling lot was sent to Pueblo for furnace treatment, and another lot to the furnace at Canyon City.

Aside from the precious metals and her agricultural productions, Fremont County is undoubtedly rich in coal, coal oil, and building stone. The present output of coal in this county is about 2,000 tons per day.

She made a very fine and interesting exhibit in a specially constructed pagoda, which was ornamented by two columns of Corinthian and Ionic architecture, wrought from the famous Branford sandstone, which abounds in this county. Some elegant specimens of variegated marble and granite, which take a beautiful polish, were also shown. They are found in the jurassic beds, which occur four miles from Canyon City.

VII.

SUMMIT COUNTY.

Although the exhibit from this county did not attract quite so much attention as that from some other sections, still it has been and yet is one of the most important mining counties in the State. The greatest hindrance to mining operations in Summit, heretofore, has been the heavy snowfalls on the high range of mountains which separates it from the ore markets or localities where smelting furnaces can be made available. This, however, is now being overcome by the erection of furnaces in the immediate vicinity of the mines. There are now eight furnace plants in the county, which, together with the completion of the Denver and Rio Grande Railroad to Kokomo and Frisco, is giving a new impetus to mining, and otherwise rapidly advancing the development and prosperity of the county. Summit is the second county in extent of area in the State. It occupies a central position in the great mineral belt, and, as its name implies, holds a very elevated position, topographically. Its extreme eastern border reaches, and at some points passes over, the great dividing ridge of the Rocky Mountains, or Sierra Madre range, while westward it extends far into and through the elevated tableland of the Rockies to the western line of the State. The mines are all found in this high mountain portion, and while they have already produced a large part of Colorado's wealth, the indications are that they will do even more in the future than they have in the past.

Summit has been and still is one of the most important placer mining counties in the State. The placers are very extensive, and they are worked in some instances over 100 feet in depth, by the same appliances that are used in California. The lack of water, however, is a great drawback; hence, smaller streams are generally used. The miners sometimes employ a method called "booming," by which, after a head of water is allowed to accumulate, a gate is suddenly opened, and the entire accumulation suffered to flow with great force through the ground sluices to clear away any obstructions which may have gathered. This is common in many places in California, where it has been in vogue for years, where water is scarce.

Professor Gunning says, in his report published in the Summit County Leader, of August 19, 1881, that upward of \$25,000,000 had been taken out of the placers of this county, up to that time.

As there are no indications of any ancient river beds in this State, such as we find in California, it follows that all the placer gold here is derived from the breaking down of the quartz veins near where the placers are found. This is especially noticeable at Black Hawk and Central City, in Gilpin County, a locality which I visited a few days ago, where one of the forks of Clear Creek, from its mouth up about eight miles, has been found to be exceedingly rich, and has been worked over several times, up to the localities mentioned, where the mountains are completely honey-combed with quartz veins. Above that point no considerable amount of gold has been found. These are the Gilpin mines which furnished the subject of my third letter. The same is true of the stream which passes through Leadville, although there, but few of the deposits come to the surface, and

there was consequently less gold and silver found in the placers. There is only one locality in Summit County where there are very deep placers, and that in a single line, for a distance of some twenty miles along and nearly parallel with the southerly fork of Blue River. These deep diggings are very much like the ancient river beds of California, and in one locality are opened to a depth of 140 feet without finding the bedrock. These deposits are generally about 250 feet above the present stream, which at some time in the past must have met with some obstruction which gradually filled up its old bed and finally changed its course. The deposit is entered by cuts through the rim rock, and is hydrauliced. It pays from the surface down. There are no Chinamen working in those mines. Formerly, a few were seen working here and there, but they have nearly all left the county, a few only remaining to "washee clothes."

It is somewhat singular that the quartz veins of Summit County did not attract the attention of prospectors at an earlier date, considering the extraordinary richness and abundance of the placers here. But they are now being worked with considerable energy and profit, and will doubtless, ere long—as soon as they are thoroughly opened—prove quite as productive and far more permanent than have her placers. It is only about twelve years since quartz mining for gold and silver first began to attract attention here. The veins are generally fissures in granitic and silicic rocks, large, strong, and well defined, and nearly all worked for silver.

As usual in heavy veins, the great mass of the ore is of low grade, yielding here from 40 to 60 ounces of silver to the ton. Forty ounces of silver to the ton is about as low a grade as can be profitably worked, at present cost of transportation and smelting, and even such ore is sorted so as to carry it up to a higher grade before smelting. The silver is associated with galena, zinc-blende, gray copper, and more or less "heavy spar." Most of the ore is hand picked over; and thus, as sent to the furnaces, yields from 200 to 800 ounces to the ton. As facilities for transportation increase, and furnaces multiply, the low grade ores are being more generally worked.

The development of carbonate ores in the vicinity of Breckenridge has created considerable excitement within a year or two, and I am informed by credible parties that some valuable discoveries have been made, and as a further evidence that such is the fact, quite a large town has already grown up at that locality. This and the neighboring settlements of Montezuma, Ten Mile, and Eagle Valleys make a very fine exhibit. From the new discoveries constantly being reported, it would appear that the carbonate is quite extensive. These ores carry gold, silver, and lead. One specimen from this locality, weighing 400 pounds, is on exhibition.

One of the most promising mines in the county is the Queen of the West, which makes a very fine exhibit. About 300 feet of drifting has been done upon this mine. The ore is still treated by smelting. The vein is very heavy, seldom less than five feet, and, at least in one instance, opening out to twenty feet in thickness.

A new and quite an interesting district is now being opened up in what I am told is referred to the old red sandstone formation. Numerous specimens from the mines here are shown which give good indications of value. No large specimens of the wall rock are

present, but such as are here, and in some cases adhering to the deposit, indicate that the above statement may be correct.

The Warriors' Mark was the first location, and is the one most thoroughly opened. A joint stock company has been formed to work it. The ore, thus far, is very rich. The first class assays from \$400 to \$800 to the ton in gold, silver, and copper; second class, \$300 to fourth class, \$100. A large amount—about 100 tons—has already been taken out; all from an open cut, from the bottom of which shaft is now being sunk.

The Snow Drift is another mine in the same locality, and also in sandstone. Two others—the Sankey and the Tame Deer—are also being opened here.

Aside from the placer and silver mines already alluded to, Summit County can boast of some of the most promising free milling gold mines in the State. One of those mines, the Ontario, makes a very fine display of rock covered with ribbon-like strings of free gold—of form of crystallization indicative of carrying a large alloy of silver. This mine has only been opened about one year. It has but three owners, who work the mine themselves. They have recently put in operation a five-stamp mill to work the low grade ores. The richer ores and picked specimens are crushed in a hand mortar. The specimens on exhibition are but a portion of about 600 pounds of rock, which is valued at \$10,000. The Hunckadori also shows a case full of very rich specimen rock. This company is also raising a five-stamp mill. Rock from the Brooks-Snyder was on exhibition, running very high in gold and silver. The Bonanza mine was also represented. It has a vein sometimes reaching fifteen and thirty feet in width, free milling ore. It is reported that the average yield of that which has been milled is near \$40 to the ton (probably picked rock). A 600-pound chunk, besides smaller specimens, was shown from this mine. Many other recent discoveries were reported and shown. Some 100 mines were reported as containing free gold, the most of which it is thought will in time be worked. Mr. M. Silverthorne, of Breckenridge, represents this county as Commissioner.

PARK COUNTY.

This county takes its name from the celebrated South Park. This park comprises about 1,000 square miles, and it is at an average elevation of about 9,500 feet above the sea level. It is located just to the east of Summit County above described. The region is rich in gold and silver, and was formerly quite noted for its placer yield. About \$2,500,000 in gold had been taken out before the discovery of silver there. The silver deposits now, however, take the lead, and promise to be permanently valuable. Since this discovery the gold yield has not much exceeded \$500,000, while the silver yield for the same time has exceeded \$3,000,000. The total gold and silver produced by this county was set down at \$6,114,000 at the beginning of 1880.

The mineral belt of this county is about thirty-five miles long by fourteen wide. Silver is generally found there in limestone, but sometimes in porphyry. These mines are generally considered the extension easterly of the Leadville deposits. Like them, the mines here consist mostly of deposits, chambers, and pockets, often found, as at Deadville, between the limestone and the porphyry. There are also many fissure veins. The mines of this county are being steadily

rapidly developed. The deposits and veins carry galena, gray copper, and zinc-blende in a quartz gangue. Silver glance sometimes occurs. Occasionally a heavy spar gangue takes the place of quartz in the higher limestone regions.

Mineralogical mining is in some instances conducted here far above the line of timber and vegetation—from 12,000 to 14,000 feet above the sea level. As a general thing, even in this elevated region, there is no cessation of mining in the Winter.

The first silver mine which attracted attention here was the Moose mine, which is still being steadily worked. The yield of this mine the first eight years was \$1,150,000. This is a deposit mine, and its claims cover a surface area of 100 acres. The company owns stamping and amalgamating works, with two furnaces.

The Dolly Varden, also a deposit mine, is generally considered next in value to the Moose. The company holds a large surface area. The deposits in this mine are much smaller, but generally richer than those found in the Moose. There are a large number of producing silver mines. The county is divided into eleven different mining districts.

The placers of the South Platte, which takes its rise in this county, are said to have yielded upwards of \$1,700,000. The Philips mine, in the Blackskin District, is perhaps the most important gold mine in the county. The mine is still worked on quite an extensive scale, owning a twenty-five foot mill. The lode is very wide, often opening out to over twenty-five feet. The Orphan Boy, supposed to be upon the same lode, has yielded its owners \$250,000.

There are quite a number of gold mines in Montgomery District. The gold veins are all true fissure veins, with quartz gangue. There are several stamp mills in this district. There are but few Chinamen working in the placers of this county.

Coal seems to be found in most of the counties throughout the State, and even Park is no exception; quite a number of coal mines are now being worked here. The Denver and South Park Railroad owns quite extensive coal properties, which are now being worked with steam machinery. The coal is used for locomotive purposes. That railroad has done much toward developing the resources of this county.

In the southwestern portion of the South Park saline springs are found of great strength and volume, at which salt works have been established.

The exhibit of this county was very fine and characteristic. It occupied a very elegant pavilion near the center of the mineral section. Mr. A. A. Rievère is Commissioner for Park County, assisted by R. A. Kirker.

VIII.

CUSTER COUNTY.

Directly south of Fremont is Custer County, the mineral wealth of which, though limited in area, has been found to be quite varied, novel, and important. The first mine opened in this county was the Senator, in 1872. Two years later work was commenced on the

Pocahontas, Humboldt, and several other mines. The total yield of the county up to 1880 was about \$2,000,000, since which time we have been unable to get the yield; but it must have been very large, and is constantly increasing.

The most singular discovery yet made in this, or perhaps any other region, is the Bassick mine, which was discovered in 1877 by Mr. C. Bassick, from the State of Maine. The ore obtained from this mine is unlike, in its association and occurrence, any other ore in the world. It was first observed as "float" on the surface, where it was unnoticed and overlooked as valueless, by hundreds of miners who were constantly passing and repassing. The ore was in the shape of rounded boulders, mostly about the size of ordinary cobblestones. Mr. Bassick, after passing over them for months, to and from his daily labor, was finally led to examine more closely into their character, when he discovered that every boulder was enveloped in a covering, of greater or less thickness, consisting of a material entirely foreign to the substance of the boulder itself, and which was easily broken or shelled off by a blow from any hard instrument. His curiosity was excited to learn the character of the enveloping material. On taking some of it to an assayer, it was pronounced to be very rich in chloride of silver. He then commenced to search for the source of these boulders, which was soon found near the top of the hill. On excavating they were found in a compact body, cemented together by the material which surrounded them. Some ten tons, taken out just below the surface, were sent to a smelter from which Mr. Bassick received a return in gold and silver of over \$12,000. He then became satisfied that he had made a valuable discovery, organized a company, and commenced prospecting. From that time to the present the Bassick mine has been noted as one of the most valuable mines in the State. This mine is still regarded as a geological and mineralogical puzzle, a more particular description of which we are sure will be acceptable to our readers. Commencing near the point where the ten tons realizing \$12,000 were taken out, the company began sinking, and continued until they reached a depth of 138 feet—all the way through this conglomerated mass of boulders. Cross drifts were also run, which proved that the fissure, or chimney, whichever it might be, was, on an average, from sixty to seventy feet in width. At this point a tunnel, commenced on the slope of the hill, was run to intersect the shaft. The shaft itself has now been continued until it has reached a depth of 950 feet from the surface, without any indication of decrease in either width or extent of the deposit, and without finding any bottom to the same.

It is very difficult to learn particulars with regard to this remarkable mine, as the owners are quite reticent, and refuse admission to the mine to any but employes; but your correspondent succeeded in finding several parties who were more or less conversant with the mine and its workings, and from whom he gathered most of the above and other facts hereinafter to be given, which are undoubtedly correct in the main and very interesting.

This immense deposit, so far as explored, is continuous from the surface down. The boulders vary in dimensions from nut-size up to ten and twelve inches in diameter—seldom larger; their mineral develop varying in thickness from that of a knife-blade up to half an inch. The boulders are all thoroughly water-worn and nearly spherical. Interspersed here and there among them are found small

quantities of coarse sand, cemented by the same character of mineral which envelops the boulders. Every boulder is completely incased in mineral. A large quantity—some two tons, more or less—of these boulders, some of them with their incrustations broken off, were undisturbed, were on exhibition. Down to a depth of about a hundred feet the incrustations are almost exclusively enriched with chloride of silver; below that depth the enriching mineral is more diverse in character, and consists of the following singular and varied combinations: tellurides of gold and silver; chloride of silver; zincblende, often beautifully crystallized; tellurides of lead and silver with gold; copper pyrites, carrying gold and silver; arsenical pyrites; gray copper ore, and free gold.

Near the surface the boulders are simply covered with incrustations, which constitute the only vein matter proper found in the mine, and which, aside from the gold, silver, etc., that it carries, consists chiefly of lime and silica; but as depth is gained, many of the boulders become mineralized throughout their entire bulk, and are rich in the precious metals. By some the Bassick mine is considered to be a chimney, or "well-hole," the result of an ancient geyser. Excavations have not yet been carried to a sufficient extent to fully determine its character; but the impression generally prevails that it will eventually be proven to be a huge fissure, which at some distance east or west will be found to narrow down to one of moderate width, filled mainly with ordinary mineralized vein matter, instead of boulders as at the present point of working.

How these boulders got there, is the great puzzle connected with this extraordinary deposit; but it is easy to conceive how they might have become coated with mineral either from infiltrating waters from above or mineral-bearing vapors from below. That a geyser "well-hole" could have been so filled up with boulders is scarcely probable; but we may readily imagine that an open fissure might be gradually filled with such debris and the same become subsequently mineralized or incased either by infiltrating waters or intrusive vapors.

Some have supposed that these boulders are simply debris derived from the breaking down of the hanging wall, which is composed of porphyry; but if so, how have they been reduced to such small masses, and, in nearly all cases, to well rounded proportions, as if water-worn? Such rock, when found inclosed in vein matter, has always, heretofore, occurred in large irregular masses; never before as an aggregation of small rounded nodules or boulders.

According to our informant, the richest and selected ores pay as high as \$1,000 and over to the ton. Such ore is also found in considerable quantity. The boulders, after their coatings of tellurides, etc., are roughly taken off, together with the poorer matter which fills the interstices, are crushed and concentrated as second class ore, and are said to be very rich. The general average of the output of concentrated ore is from seven to nine tons a day. Some few weeks ago, while in Denver, we were told that a mass weighing 1,500 pounds was broken up in the mine and raised, which realized \$30,000, or \$20 the pound, in gold and silver.

The mine has been capitalized on a basis of \$10,000,000, its discoverer retaining a large share of the stock. The company has one of the best equipped hoisting plants in the State. The engine and hoisting works are located in a large chamber excavated at the junction

tion of the tunnel and main shaft, 158 feet below the surface. A concentrating mill has been erected to properly handle the low grade ores, by which the total output of the mine is made available. The ore is shipped to the Argo Smelting Works, near Denver, for treatment.

The section of country properly included in this mineral district is about twelve miles east and west by six or eight north and south with the Bassick mine centrally located near its eastern border. Included within this area are several local districts, notably the Rosita and the Silver Cliff. The veins and ore deposits in these districts are nearly all quite phenomenal in character, although no other so much so as the one just described. Mr. Smith, the Colorado State Geologist, regards them as of four distinct classes or characters, which he describes substantially as follows: First, fissures traversing both the archæan and eruptive rocks; second, contact veins between the eruptive and stratified rocks; third, extinct geyser deposits, consisting of great "well holes," filled with bowlders, coated with a shell of rich ore (as we have described in the Bassick mine); and fourth, eruptive deposits, or overflows of highly silicious matter, containing principally silver chlorides.

According to Fossett, there appears to be a great porphyry of trachytic dyke extending nearly east and west through this district and it is within this dyke, or on the line of contact between it and the granite upon the north, where the mines which have made this county so famous are found. The Bassick mine appears to be on this line of contact. So also is the Bunker Hill, the Plata Verde, and the Bull-Domingo. The mines at Rosita and Silver Cliff appear to occur in fissures or deposits in or upon the intrusive trachytes.

Although there was some considerable mining carried on in this county prior to the discovery of the Bassick, still it was not until after that discovery that public attention was especially directed there. Soon after Mr. Bassick's wonderful find, prospectors were very active in their searches in that immediate neighborhood. Perhaps one of the most promising and best developed districts opened since the discovery of the Bassick is the Silver Cliff, located about six miles west of that locality, where several producing mines are now being worked, the most important of which is the Silver Cliff. This mine is located at the abrupt termination of a hill, around the base of which cattle had been grazing for years, until a wandering prospector, passing that way in the Spring of 1878, noticed some peculiarity in the rock, knocked off a piece, carried it to an assayer, and was astonished to find it rich in silver—horn silver. The usual excitement followed; the cattle upon the neighboring plain were soon displaced by busy crowds of miners, wild in their search for wealth, and before the snow again made its appearance a populous town had grown up there, with the usual accompaniment of stores, saloons, gambling houses, and motley crowds of men.

This class of ore was then quite new in Colorado, and it was soon found to be unprofitable to send free milling ore fifty miles to smelters for treatment. The ores, already chlorodized in nature's laboratory, needed no roasting. They could be, and soon were, taken directly to the stamps, and pans erected upon the spot for a much cheaper treatment. Within a year the Silver Cliff and Racine Boy were capitalized in New York for \$10,000,000, with James R. Keene, the famous California speculator—now of New York—for President, and I.

Wormser, Secretary. Within another year an immense stamp and an mill, covering two acres of ground and costing \$125,000, was busily at work stamping out and gathering up the rich chlorides of Silver Cliff. The process employed here is the one well known in this State as the "Washoe process," and this, we believe, is the only locality in Colorado where that process is employed. The mining at Silver Cliff is like that of a quarry, rather than a mine. The men work into the face of a great cliff, and quarry out silver ore, as in other places granite and slate are obtained for building purposes. At the same time, shafts have been sunk from the floor of the quarry, which have been supplemented by the diamond drills, proving that rich mineral is plentiful, not only in width, but in depth.

This promises to be both a rich and a most permanent mining district. In addition to chlorides, carbonates are also found in considerable quantity. Quite extensive deposits and veins of galena are also found near by. Nearly all the ores of this district carry more or less gold. The Silver Cliff and Racine Boy, and some other neighboring mines, appear to be inclosed in an eruptive rock—the trachyte dyke, already alluded to—which is of great breadth, traversing a granite country. The northerly line of contact with the granite is only about two miles northeast from Silver Cliff.

Along this line of contact, and commencing at the easterly limit of the district, we have, first, the Bassick, then the Bunker Hill group, next the Plata Verde, and, lastly, the Bull-Domingo. The Bunker Hill group consists of three mines, which have not yet been very extensively developed, although they make a very fine and varied show of rich ores at the exposition building. This property has been capitalized on a basis of \$1,000,000, with Carl Wulsten, the discoverer and an old Californian, as President and General Manager. The indications are that this series of mines is on the same fissure or contact line as the Bassick, which property it adjoins. Following this contact line some three miles farther west, we come to the Plata Verde Silver Mining Company, the developments of which are exceedingly promising. The company has a mill similar to the Silver Cliff, of eighty-ton capacity, using the "Washoe process." The property has been capitalized on a basis of \$10,000,000.

The Bull-Domingo—also on same line of contact—is a joint stock company, with a capital of \$10,000,000. The original locators of this mine sold out for \$250,000 to the present company, of which ex-Senators W. H. Barnum and S. W. Dorsey are respectively President and Vice-President, with William M. Lent on the Board of Directors. This mine, like the Bassick, was first opened into an immense deposit of bowlders, but in this instance covered with a deposit of galena, carrying silver instead of chloride of silver, as at the Bassick. The company has an extensive plant for hoisting, concentrating, etc. There are many other promising mines in this neighborhood which we have now no time or space to describe. Director Burchard, in his last Mint report, enumerates twenty-one mines by name in this vicinity as producing properties during the year 1880.

THE CUSTER COUNTY EXHIBIT

was quite full, and of more than ordinary interest. The ore from the Bassick mine, however, was the chief center of attraction, both to miners and visitors of scientific proclivities. The show of graphitic

molybdenate of lead, with chromate and uranium, was much admired. This county also made the only exhibit of cobalt and nickel ores in the building. These ores attracted much attention. They contain gold, silver, copper, and lead. The Bunker Hill group of mines made a very fine exhibit, but quite apart from the general mineral exhibit, and in the machinery department.

IX.

GUNNISON COUNTY.

During the past two or three years much attention has been given to this county, which is located on the western slope of the continental divide, and which, in extent and apparent resources, forms almost an empire of itself. A large amount of prospecting has been done there within the past three or four years, but the great altitude of most of the mining localities, and the consequent difficulty of getting in machinery and supplies, or getting the ore out to smelters or mills has, until within a short time, greatly retarded the proper development of those mines. More recently, however, very ample railroad communication has been opened up by the completion of the Denver and South Park roads, and the matter of transportation has been practically solved. Towns and new cities are now springing up at all the mining centers of the county, even in advance of a full development of the mines, so confident are all in their ultimate value. State Geologist Smith, in his report for 1881, says of the mines: "Judging from what I have seen, and the most reliable information attainable, I am fully convinced that within the next two years, the mines of this county will attain high rank among the best of the State."

Between the western limit of the Leadville mines and the eastern portion of Gunnison County occurs the Sawatch range of mountains, which here forms the continental divide. The wonderful developments of Leadville and the geological similarities, whether fancied or real, between the country there and that portion of Gunnison County just over the divide, not more than forty miles distant, created the rush which first brought Gunnison into prominence. At first a few prospectors left Leadville, and crossed the divide in search of another Leadville. The reports which they brought back caused quite a stampede for the new El Dorado. The passes in the lofty mountains which they had to cross were, that Winter, filled with soft and yielding snow, but so impatient were the earlier ones of the delay thereby caused, that in one locality, an immense deposit of snow was tunneled, so that the land of promise might be reached, and the best localities occupied before the coming Summer should open the way for later and more multitudinous arrivals. This emigration, which formed a veritable human tidal wave, crossed in 1880, and founded six different mining camps, which still retain their individualities, and are known as Hillerton, Tin Cup, Pitkin, Virginia, Gothic, and Irwin. It is said that nearly 20,000 people summered the succeeding season in the Gunnison region, into which but a few hundred passed the preceding year.

So far as I can learn, however, nothing like the Leadville deposits have been found there; but still a great number of fissure, and, in many instances, true contact veins, have been found, far more extensive in numbers, but much less valuable individually, than the sulphide and carbonate beds of Leadville. While the outcroppings of these mines are enormous in quantity, and sometimes very rich, the grade of ore, as depth is reached, is comparatively low. Still, to all appearances, the ore is rich enough to pay well for working, while the quartz is apparently inexhaustible. Gunnison promises to become eventually, nearly, or quite as important, in fissure mining, as Leadville has through its large ore bodies in deposit mining.

Gunnison is often spoken of as the Empire County of Colorado. It is the largest in area, extending from the divide about one hundred and fifty miles to the western boundary line of the State, and some seventy miles in breadth. The surface of the county—its topography—is as diversified as are its underground resources. The mines of precious metals are mostly found high up on the western slope of the great continental divide. So far as yet explored, this region is somewhat limited—not over forty by twenty miles in extent. The western portion of the county is an almost unexplored region. The resources already known are good for a century at least.

It is not upon the production of the precious metals alone that Gunnison depends for her prosperity. Iron, coal, and lime are found in almost unlimited quantity within thirty or forty miles from Gunnison, the chief city of the county, and at localities which may be readily approached by easy railroad grades. Iron is found in a dozen different localities; within eight miles are large deposits of brown hematite containing seventy per cent of iron. Inside of thirty miles are immense beds of magnetic ore, while an immense deposit of bog ore, of very superior quality, is equally accessible. This ore assays about fifty per cent in iron and carries from ten to twelve ounces of silver to the ton. Hematites and magnetic iron ores exist in large quantities in many other localities in the county. Otto Wuth, a well known chemist of Pittsburg, says of this ore: "There is no better ore to be found anywhere in the United States."

Within the same distance a number of veins of the finest coking coal have been opened, where extensive coking works have already been established, and from which coke is being shipped to Denver, Leadville, Pueblo, and other places. Near the same locality the best quality of anthracite is also found in extensive and easily worked deposits. The assays of these coal deposits and iron ores afford abundant evidence of their value. Marble, lime, and brick clay also occur in inexhaustible beds, and of superior quality. Massive specimens and smaller ones in immense quantities of all those minerals were shown at the exposition. The anthracite deposits can be traced for a length of many miles. At one extremity it is said to occur as a bituminous coal, at the other as a perfect anthracite—fully as pure by assay as the best Pennsylvania. The intermediate points show all the different grades, while the configuration of the country and the character of the inclosing rocks show unmistakably how by heat and pressure the bituminous has been slowly converted into anthracite coal.

Gunnison City, the principal town of the county, stands at the gateway of travel between the eastern and western portions of the State.

The only practical railroad pass between the two portions of the State has its western terminus at Gunnison City. This pass is already occupied by the Denver and Rio Grande Railroad, which is to be continued to Salt Lake, and may eventually form the eastern portion of another transcontinental road between the Mississippi River and the Pacific Ocean. From Gunnison various branches are being constructed, north, south, and west, as developments bring them into commercial importance. Although scarce three years old, this city is already in active railroad and telegraph communication with all the commercial centers of the country; has a telephone system with some eighty instruments already in use, a system of gas and water supply constructed at a cost of a quarter of a million dollars, a street car company organized which will soon be at work, a police and fire system in full force and usefulness, a population estimated at 5,500, with two daily newspapers, seven churches, a complete municipal organization, two banks, a \$100,000 hotel, three \$12,000 schoolhouses, etc. If any city of its age can show a better record of push and energy, we should be pleased to learn of it. The growth of Gunnison has been simply wonderful, especially for a mountain town situated within less than thirty miles of the very crest of the Rocky Mountains.

The ores of Gunnison County which carry the precious metals are quite varied in their character. There is evidence all around here, as elsewhere along the divide, of great volcanic and other disturbance. The country rock consists of lime, porphyry, trachyte, and granite, more or less altered. The granite appears to have been much fissured. Free gold ores are generally found in that formation; other ores, as of silver, etc., more generally in the other rocks. We have no space to give anything more than a mere sketch of what is being done to develop the resources of this county in the line of the precious metals. This work is evidently assuming proportions of which even the people of Colorado, as a State, have no true conception.

Gothic District is attracting much attention from the somewhat peculiar character of its ores, differing essentially from most of the ore occurring elsewhere in this county. This district made quite a notable exhibit. Some very fine specimens were shown in a case, apart from the general county exhibit, consisting of wire silver, ruby silver, etc. The silver mines of this district generally carry a large percentage of gold.

The Ruby District, which takes its name from the large amount of ruby silver found in it, is one of the best known districts in the county. It has quite a number of producing mines. The indications are that it will pass a full half million of the precious metals into trade channels during the present year, with prospect of a steady increase for the future.

The Elk Mountain region is beginning to attract much attention. The interest there is very much divided between the precious metals and valuable beds of coal and iron.

There is a mining district lying directly in the mountain pass already alluded to as leading to the gateway at Gunnison City, known formerly as the Quartz Creek District, but now generally as "Pitkin." The attractions of this district seem to be very much divided between its many resources, its beautiful scenery, and its health giving climate as a place of Summer resort. Its location is near the divide. From a mountain summit, three miles north of the town of Pitkin, may be counted upwards of 200 towering peaks,

planted along the great continental divide from the northern line of Colorado down and into New Mexico. The view here is said to be one of the finest on the continent. Pitkin will be a great place for summering in the mountains, when its advantages and healthfulness are better understood. The formation here is highly metalliferous. Over 3,000 claims have been located. The bedrock is mostly granite, and is generally covered, except at elevated points, with a deposit of alluvium, which almost everywhere carries gold, and is often very rich for placer mining. There are great numbers of quartz veins intersecting the granite, many of which are of considerable width and rich in gold. The ore is free milling, with very rich sulphurets. Separated from the granite by a narrow silurian belt lies a limestone formation, two to four miles wide and ten miles long, commencing just in the edge of the town. This is intersected by frequent porphyry dykes, between which and the lime are found many contact veins, rich in silver. Much development has already been done all through this region. Some seventy mines of this district were represented at the exposition, showing several tons of rock. There are seven quartz mills now running, or in process of construction in this district, which will operate 100 stamps.

We might make special mention of many other mining localities, did time or space permit. Suffice it to say that the possibilities of Gunnison, so far as can be judged from present indications, are second to no other county in the State. But before closing one word for

THE GUNNISON COUNTY DISPLAY.

The exhibit of this county was one of the finest and most extensive of any county in the State. At least forty tons of ore were shown, arranged by districts, very conveniently, for inspection and study. The pavilion, in which most of the ores were placed, was the most extensive and elaborate of any in the building. The top of the pavilion was floored over at about the same elevation as the galleries. This floor, with its balustrade, carpet, chairs, and table, furnished a very convenient and spacious sitting-room, which commanded a finer view of the whole exhibition than could be obtained from any other locality in the building. It was a favorite resort of visitors, and was frequently occupied by those who happened to enjoy the acquaintance of the Commissioners in charge. The floor was reached by a circular stairway, which led us up and through the center of the pavilion.

The Tin Cup District seemed to occupy the place of honor in this exhibit, and the managers made a good use of the advantage, by the erection of a huge pyramid of ores, whose base was surmounted by a series of tin cups, filled with ores, beginning with a cup of mammoth proportions, and terminating with a tiny cup at the summit. The entire pyramid was also ornamented, from top to bottom, with tin cups, ostentatiously displayed. A drinking fountain was also placed within the pavilion, provided with tin cups for the accommodation of thirsty visitors.

In the rear of the pavilion, a large space was fitted up and filled with mammoth specimens of coal, and iron and silver ores, marble, and other building stones. One of the largest and richest specimens of iron ore came from the Tomichi District, where there is said to be a solid mass of that ore 100 feet thick and 3,000 feet long. A large

specimen was shown from another locality, where there were 20,000,000 cubic feet of ore in sight and above ground. Another locality was represented which has millions of tons in sight, averaging seventy-two per cent of iron. This is mostly a red hematite, which is now largely used for mineral paint. It is claimed that there is more coal in this county than can be found in the entire State of Pennsylvania. We have already spoken at considerable length of this coal. It was shown in quantity, and of a quality which could not be mistaken.

X.

SAGUACHE COUNTY.

Saguache County is situated on the eastern slope of the divide, and between that and the *Sangre de Cristo* (Blood of Christ) range of mountains. It is reached by the main line of the Rio Grande Railway, which runs from Denver south to Pueblo, and thence to Leadville. To go to Saguache you take the road to Pueblo; leave it at Salida, and take the San Luis Valley branch. This road takes you to the Poncha Pass of the Sangre de Cristo, from the summit of which the traveler may obtain a splendid panoramic view of the great San Luis Valley, which is spread out before him, reaching away off in the dim distance to the south, into the Territory of New Mexico. The most of the county lies within the northern portion of this valley, and forms as valuable a section of farming land as can be found in the State. This valley is already improved to a considerable extent for general agricultural and grazing purposes. Its fitness for agricultural settlement was known to the early Spaniards, who first found their way thither early in the present century. A romantic story is told of a wealthy Spaniard who lived in this valley in 1810—how he lost his wife, and soon after his son was killed and three lovely daughters kidnaped by Indians. The attempt to rescue them resulted in the death of the entire party, including the Indian kidnapers themselves. Many other legends of a similar character are told of the early history of this valley, and many are the bloody duels which have been fought between whites, and sometimes between the white and red man, beneath the lofty shadows of the Sangre de Cristo. By reason of these bloody records the valley is sometimes called the "Vale of Tears," but at the same time it is generally considered the loveliest valley in Colorado.

But the inevitable law, that barbarism must yield to civilization, rules here as elsewhere, and the haughty aborigines, that were once the lords of this valley, are now no more, or, at best, are only represented by a few wandering tribes, broken down in spirit and person. They have gone to the "happy hunting grounds," and busy husbandry now rules in the valley, while the echo of the white man's axe and pick is heard everywhere through the surrounding mountains. While we drop a tear over the sad fate of the dusky warriors who have gone, and of whom nothing remains but their memory, we can but "bless the stout arm and stouter hearts of those daring pioneers who braved the dangers of the wilderness," and made possible the presence of a civilized race, before whom this valley is already beginning to bloom with new and far more beautiful verdure than it has heretofore worn.

The mines of this region are just beginning to be developed. Although the output of 1881 was only \$53,500, the promise for the future is most encouraging. The county made a very fine exhibit at the exposition, under charge of Mr. L. P. Phillips.

The mining districts of Saguache are Kerber Creek, Ford Creek, and Blake. The principal camps in Kerber District are Sedgwick, Bonanza, Exchequer, and Dexter; in Ford District the only one is Bonita; in Blake District are Oriental, Crestone, and Cottonwood.

About Kerber Creek District the ores are argentiferous, their chief features being galena and gray copper, and they run from \$50 to \$20,000 per ton.

In Blake District, at Oriental, smelting ores preponderate, while at Crestone and Cottonwood they are free milling, and run from \$50 to \$1,000, and upwards.

In Ford District the ores are auriferous and argentiferous, and in some instances free milling.

In the Kerber some of the principal mines are the Empress Josephine, the ores of which thus far have proven very rich, sometimes running up to \$250 per ton and over; the Rowley ore reaches an average of fully \$35, besides a strata of concentrated lead ore, worth \$55 per ton; the Exchequer is a very heavy vein of gray copper and carbonates, the average yield of which, it is claimed, reaches \$250 per ton.

In the Blake District is the North Andover mine, in granite formation, containing a solid strata of lead ore two feet wide, running \$63 per ton.

In the Ford Creek District lies the Last Resort lode, an immense vein. The ore runs from \$100 to \$1,000 per ton. The ore is mixed and carries some brittle silver.

We now pass over the Rocky Mountain divide into another very remarkable region which is just now attracting much attention. This region embraces a number of counties, which are generally classed together and known as

THE SAN JUAN COUNTRY.

In the extreme southwestern portion of the State of Colorado there is a region of country comprising five or six counties which, until quite recently, has been a kind of *terra incognita*, on account of its distance from any commercial center, and also by reason of the almost inaccessible nature of the approaches by which it may be reached. Fremont and other early explorers of this part of the continent passed wonderingly around its borders, admiring the vastness of its mountain solitudes, but never venturing to scale its rugged heights or explore the recesses of its dark and shaded valleys. It was left for later years, and for the more venturesome and persistent gold seeker to accomplish this work, and to unlock, for the benefit of mankind, one of the richest strongholds of the precious metals, which nature, in her secret workings, has stored up and kept intact, until a race of men appeared which could appreciate and fully utilize the vast treasure which has been prepared and reserved to crown, with more than regal honors, the wonderful progress which the world has made during the last fifty years.

In the process of time the venturesome prospector, far in advance of the moving column which had taken possession of the central

portions of the State, pushed on in his travel until he came in sight of this wonderful region. Its difficulties had no terrors for him. Unlike the great "Pathfinder," who sought for the easiest and the lowest pass from point to point, the prospecting miner disdained the grassy plain and valley, and struck boldly out for the ridge and mountain top. Here was a work and a venture suited to his mettle. He climbed, he saw, he conquered. By and by faint reports from returned prospectors were noised abroad in the settlements and mining camps of wonderfully beautiful valleys, of towering snowclad mountains, and of fabulously rich and true fissure veins of silver and gold and copper. Mountains of coal, immense beds of the finest iron ore, and plentiful deposits of lime, were also reported, waiting only for the skillful hand to quarry them for the benefit of mankind. Adventurous men were now found in great numbers to push out into these distant solitudes, and soon the noise of the axe, the hammer, and the pick were heard there, and the loud reverberations of giant powder woke the echoes of the mountains. The silver and the gold were found in abundance, but too closely locked in their gangue to yield to ready manipulation, and "the place where they find it" was distant, and the road thither was rough, and vast stretches of waterless and verdureless plains intervened between the miner and his supplies. Discouragement was illy concealed; men became restless and nervous and tired of waiting. Examinations and tests and prospects innumerable proved most conclusively that the precious metals were there in abundance, and only the proper means were needed to make them available. By and by the cry went up "let us have a railroad." But who was to build it, or where was the engineer bold enough to propose such a work? Still, *nil desperandum* was the motto, and men were soon found equal to the task. The positive richness of the mines was proven and made known, and with an intelligent apprehension of the wonderful possibilities of this new mining field, the experts of the Denver and Rio Grande Railroad pronounced the work feasible, and the managers gave the word to "go ahead." Skillful engineers were promptly sent into the field; but a direct route to Denver was found utterly impracticable, and Pueblo was made the starting point. Neither the sterile plains from that point, nor the awful heights of the Veta Pass, nor the staggering difficulties of Toltec, nor even the terrible natural obstructions heaped up between Durango and Silverton, possessed terrors sufficient to turn back these determined men. They have gone steadily onward, surmounting one difficulty after another, until all was accomplished, and the railroad is now a fixed fact—built not for a day nor a year, but with a solidity and time-defying massiveness that will bid defiance to the elements for centuries to come. A short distance above Durango the road ascends at the rate of 132 feet to the mile, and keeps that grade for about thirty miles. At La Veta Pass it ascends at a grade of 217 feet for several miles. The completion of this road formed a new epoch for the San Juan mines, of which Silverton is the very core and center. It at once infused new life into the breasts of the hearty miners; and the old enthusiasm which first set them on foot was renewed, and a new set of prospectors pushed out to the more remote parts of these mountains to open up still new mines, from which the precious treasure is already beginning to make its appearance. The miners of San Juan have reason to and do bless the railroad and its

enterprising and efficient management. The first screech of the locomotive was heard in Silverton on the Fourth of July last.

As proof of the great value and prospective permanency of these mines, we have the evidence of J. Alden Smith, the State Geologist, who, in his official report for 1881, writes as follows: "The almost unlimited mineral resources of this (the San Juan) region are undeniable, and its former isolated situation, lack of transportation facilities and reduction works, are the sole reasons why it has not long since become one of the great bullion producers of the country. It has many very large veins of low grade ore, which can only be made profitably productive by the aid of railway transportation and extensive concentration works," which they now have. It moreover appears that enterprising capitalists who understand and appreciate the situation, and the profits to be made in the near future, are rapidly obviating this difficulty by erecting extensive reduction works.

Mr. Smith, in his report, further on, says: "The veins of the San Juan region are principally true fissures in the archæan rocks, with many contact veins between that and the volcanic rocks with which most of the region is covered. The devonian, silurian, carboniferous, and cretaceous are also quite extensively represented at different points."

Professor Theodore B. Comstock, a gentleman of the highest scientific attainments, and of widely known and universally accepted probity, who has been four years on the ground in charge of various scientific and industrial enterprises, speaks very highly of the present and future prosperity of mines of this district. Although freights have been reduced somewhat since the road was first opened, it was thought that if a still further reduction should be made, to a figure which would yet leave a fair margin of profit for the road, a large class of low grade ores, which are now neglected, would add their tonnage to the road and greatly increase the output of bullion.

XI.

THE SAN JUAN REGION

Comprises the following counties: Hinsdale, San Juan, La Plata, Ouray, Dolores, and Rio Grande. It was one of the mistakes of the management that these counties, so intimately connected geographically and geologically, were not also grouped together in their exhibits at the exhibition building. In our description we shall begin with

HINSDALE COUNTY.

Adjoining San Juan on the east is Hinsdale County, which bears the name of an honored Colorado pioneer. The county is of comparatively limited area, and exceedingly rugged and mountainous. The continental divide or crest of the Rocky Mountains forms a portion of its northwestern boundary. Uncompahgre, the third highest peak in Colorado, lifts its naked vitreous head 14,235 feet above the level of the sea. Yet, notwithstanding the roughness of the country, the people have spent sufficient money and time to secure good roads to

all the principal points of the county. The first mines here, the Ute and the Ule, were located about ten years ago, and work enough done to satisfy the owners of their value. But it was a year or two before it became safe for small parties to locate permanently in these mountains. The two mines mentioned, however, were developed and sold to their present owners, the Cooke Bros. & Co., in 1876, for \$125,000. Other valuable mines were also located and more or less work done upon them.

The ores of this county are mainly argentiferous galena, containing a fair percentage of silver, which also occurs as native, ruby, wire, and sulphide.

Free gold-bearing veins are occasionally met with, some of which pay largely, and several of such mines have changed owners for large amounts. Arrangements have also just been made for working several placer mines.

No coal has yet been found in this county, but there are fifteen brick charcoal ovens, the products of which are used at the several smelting works. These ovens turn out about 1,600 bushels each week.

There are four smelting plants in this county, only one of which—that of the Crookes at Lake City—is running. The ores from the Ute and the Ule mines, already mined, are treated at this furnace. The iron used for fluxing by the Crookes Bros. is taken from a deposit of bog-iron ore belonging to the furnace company, covering an area of twenty acres, and of unknown depth. We are told that this ore assays on an average three ounces of gold to the ton, which of course goes into the bullion product of the furnace. These works are carried on very systematically. About forty tons of ore are treated daily. The zinc process is employed here for obtaining the silver; the lead which accompanies the concentrated silver is thrown off by cupellation; the pans used for that purpose are six feet in diameter. The gold goes with the silver into the bullion, and the lead remaining after the silver and gold is removed, is purified and sent to Chicago and New York, where it is manufactured into tin foil by the Crookes Bros., who have practically a monopoly of that manufacture in the United States. They are enabled to control it by the skill derived from nearly thirty years' experience in the business, and by virtue of several patents which they hold. A 1,300-pound nugget is shown from the Ute mine.

The Palmetto Company owns the only stamp mill in the county and crushes its ores dry. Before being crushed the ores are passed through a Bruckner revolving dryer, from which they go automatically to the stamps. From the stamps the pulverized material is taken by a conveyor to a Bruckner roasting furnace, where it is subjected to a chloridizing roast, by the addition of ten per cent of its weight of salt. Here the lead, which must not exceed twelve per cent for this process, is vaporized, the iron oxidized, the gold released from its sulphur and iron, the silver chloridized, and the copper also converted into chloride, with the exception of a very small portion, which must necessarily become oxidized. The roasted product is next placed on a cooling floor, from which it goes to wooden leaching vats, where the mass is agitated and triturated in water. This process concluded, the pulp is allowed to settle, carrying with it all except the copper, which is held in the solution and drawn off with

syphon into precipitating vats, where it is collected by iron, old scrap iron being employed.

The pulp, which now contains the chloride of silver and the gold, is next placed in canvas bags, from which the remaining copper, saturated with water, is drained off. The pulp is then subjected to another leaching process, with hyposulphite of soda, by which the silver chloride is taken into solution, and afterward precipitated by sulphide of calcium, by which the silver is thrown down in the form of a sulphuret. The pulp is again drained in canvas bags to secure the last particle of silver. After that, and as a final process, the pulp, especially if it contains free gold in quantities sufficient to make it an object to save it, is placed in a common amalgamating pan, where it is amalgamated with quicksilver, which takes up the gold. The amalgam is then retorted, melted, and run into gold bars.

The ore of the Dolly Varden mine is treated by a similar process to that employed at the Palmetto mine. This ore, however, contains no appreciable quantity of lead. The vein is a very narrow one, only four to nine inches thick, but its average assay is nearly 500 ounces in silver, in addition to a small quantity of gold, and some copper. The ore is crushed by a rock-breaker and rolls, and subjected to a chloridizing roast. The roasted product is then placed in tanks, where it is agitated in water, by which treatment the copper salts are taken into solution. This solution is then drawn off and the copper precipitated as at the Palmetto works. The pulp is now treated with a cold solution of hyposulphite of soda, which takes into solution the silver, which solution, in turn, is drawn off and the silver precipitated by (probably) sulphide of calcium as a silver sulphide. This sulphide is placed on sheets of iron, which are exposed over a slow fire, where the sulphide is thoroughly dried, assuming a granulated form, much like common blasting powder. In that condition it is placed in plumbago crucibles holding about two gallons each, in which, after being subjected to a furnace heat about six hours, in connection with proper fluxes, the silver is separated from the slag and poured off into molds. The pulp, after it has been leached of its copper and silver, still retains the gold, if any is present in the ore, which must be obtained by amalgamation in any ordinary amalgamator.

A new and interesting find was made in this county a short time since, which is as yet quite a puzzle to the miners and scientists hereabout. Mr. John S. Hough, after sinking a shaft thirty feet deep through rock containing large amounts of white carbonate of iron, came suddenly upon a very peculiar mineral, which had much the appearance of volcanic slag—an idea that was strengthened from the fact that only half a mile distant was an immense deposit of black obsidian. Subsequent developments show that this mineral generally occurred in large nodules, imbedded in a hard form of carbonate of iron. At a further depth of thirty-eight feet the mineral gave out, and a smooth, level, contact floor of iron (sesqui-oxide) and lime occurred, much like the floor under the Leadville mines. Various assays of the mineral gave about 26 per cent of copper and from 100 to 300 ounces of silver to the ton. The discovery created quite an excitement, and a party of Leadville miners soon came over and offered \$150,000 for the "find;" paid down \$25,000, and expended several thousand more in drifting from twenty-four to thirty feet

in various directions, without finding any walls or change in the character of the deposit. In the meantime the Leadville party took up and bought most of the adjoining ground, and concluding from the evidence of their prospects, they had plenty of ground of their own equally as good as the original discovery, declined to pay the balance of \$125,000, forfeited the money paid and the ore on the dump. They are now at work opening up their own ground, while Mr. Hough, with \$25,000 in his pocket, is shipping his big ore dump to the smelters at Lake City and Pueblo, and realizing nobody knows how much, but quite sufficient to make him feel happy with the entire transaction. The nature of the deposit, as well as its character, is still a matter of much interest to scientists and experts, and its further development will be closely watched. A large amount of the ore from this find occupies a conspicuous place in the Hinsdale exhibit.

Fine native and effervescent alum, also sulphur and black manganese in great abundance, is found in this county and placed on exhibition. There are some free milling gold ores shown. Carbonate of lead is found to some considerable extent. Several fine specimens are on exhibition. The principal mine which carries this mineral is the Highland Chief, which is not yet developed to any considerable extent. From three furnace runs the following reports are given: silver, 8, 18, and 47 ounces, respectively, with from 40 to 60 per cent of lead.

Among the exhibits we were shown a vial containing sixteen ounces of free scale gold, without any appearance of being water-worn. This gold was the result of four days' washing with a pan, by two men, and forms another most valuable and interesting discovery. At a point near Uncompaghre Peak, within a few miles of the summit ridge of the Rockies, and at an elevation of over 13,000 feet, between two porphyry crags fifty feet high, there is a depression about thirty feet wide, on which occurs a mass of decomposed material, consisting of silica, feldspar, white carbonate of iron, iron pyrites, and gold. The material is quite yielding, can be readily moved by a shovel with very little picking, like easily worked gravel. The gold in this mass is evidently in place, and could not have been disturbed, as, aside from its having no appearance of being water-worn, long strings of wire gold several inches in length are constantly being met with all through the mass, which never could have withstood any action of water other than percolation. The deposit is upon rising ground, so that two parallel tunnels have been run into it about thirty feet long each, and twenty feet apart. In one of the tunnels a shaft has been sunk to the depth of forty feet. Both tunnels and shaft continue all the way in the same material, and, so far as can be seen, of equal richness in gold. The sixteen ounces of gold shown were panned out of the dump heap from the tunnels and shaft. The result of the pan washing varied from fifty cents, the lowest, to one dollar and fifty cents and more to the pan, mostly in small flakes. A rewashing of the tailings showed considerable fine flour gold. The amount of material already developed is immense, and at such a yield must represent quite a fortune. The deposit can be reached at a depth of about 1,000 feet by a 600-foot tunnel, if it continues to such a depth. The find is certainly a most valuable as well as extensive one. Measures are being taken to properly work it. Of course, extensions have been taken up. The discovery was made only a few weeks since.

A most creditable evidence of the culture of this distant mountain locality, perched upon the very summit of the Rockies, is the fact that, although the county does not contain over 2,200 people all told, at Lake City, its county seat, has already commenced a two-story, 10,000 school house, the lower part of which is already finished and occupied, and well provided with all needed fixtures and educational facilities. It is built of brick with cut stone trimmings.

If we are not mistaken, Mr. Wm. Penn Harbottle, the Commissioner for this county, a gentleman of culture and refinement, is entitled to much credit in this important public improvement. That gentleman has certainly shown much zeal and energy in getting up the Hinsdale exhibit, which is ornamented with 160 stereoscopic views of the scenery, mines, etc., in the county, besides a large number of photographic views of the more important localities, including one each of the school house and town.

XII.

SAN JUAN COUNTY.

Directly adjoining Hinsdale on the south and west is San Juan county, from which this entire group of five counties derives its name. This county contains many of the best mines in the San Juan mining region. Galena ores predominate. The heavier lodes are quite productive in lead, but comparatively poor in galena. The most of the veins also carry gold. The mines are nearly all fissure veins, with walls belonging to the same class of rocks—either granite or porphyry, and the ores are nearly all smelting ores, which carry their own flux as in spars and in iron. This county is worth but little except for its minerals. Commissioner J. H. P. Vorhees, who represented this county at the exposition, says there is nothing in it except mineral and fuel—not even a potato can be raised from any of the soil within the county lines, which are quite limited—the smallest, with one exception, in the State. Its area is too high in altitude for anything except the most limited grazing, averaging fully 8,000 feet above the sea. Its mineral possibilities are, however, very large, as evidenced by an exhibit from about one hundred different mines. Every mountain and other considerable elevation is fairly ribbed and seamed with veins carrying lead, silver, and gold. Many claims not yet productive have had considerable development work done on them; but nothing like pushing a mine to its full capacity or productiveness has yet been done in the county. Many mines have large quantities of ore on the dumps, ready for transportation whenever it can be done at a reasonable cost—some up to several hundred tons. Until the completion of the road to Silverton in July last it was next to impossible to get ores out or supplies into the northern portion of the county. Some idea of the difficulties in transportation may be inferred from the fact that one dollar a pound was charged two winters since for packing in supplies to Silverton. The price per ton for ores has recently been materially reduced from their first tariff of \$16; but still lower rates are required for an economical working of the mines. Silverton is the present railroad terminus and radiating

point for supplies to all parts of the county and beyond. Very good mountain roads have been constructed, and it is hoped that still further railroad facilities will be supplied within a short time.

The most notable feature in the exhibit of this county was a stack or pyramid of ore in the center front of its space, which represented great numbers of small but representative specimens from about 100 mines. This pyramid was very artistically arranged, and attracted much attention. Many of the massive specimens in the general exhibit were very rich, and offered arguments in favor of the great value of the mines which could not be resisted. The specimens on exhibition varied all the way from egg size up to two-ton lumps, and reached thousands in numbers. Excellent coking coal, with coke and coal, and timber for building, mining, and fuel, were included in the exhibit.

OURAY COUNTY.

Directly to the westward of San Juan is Ouray, which is fast coming into prominence as a mining county. It is located on the Pacific slope of the Rocky Mountain divide, and comprises the northwestern portion of the San Juan region. Its inaccessibility has greatly retarded either prospecting or development there, as, if approached through San Juan County, two divides have to be crossed. But a railway is now projected direct from Denver through Leadville, or by way of the Arkansas River, through the Marshall Pass, over the Rockies. Heretofore it has cost \$25 per ton to pack ore to the Rio Grande road, and \$10 to \$12 more to any furnace for treatment; but extensive reduction and concentrating works are now in operation within the county. Ouray is one of the counties of which the State may well be proud.

One of the finest specimens which this county has sent to Denver is a noble specimen of humanity in the person of Governor Pitkin, who took, from the beginning, a deep interest in the inception and carrying out of the exposition. The Commissioner, Mr. F. C. Meyer, assisted by Mr. Mason, also did faithful work in their efforts to advance the material interests of their constituency.

Ouray's pavilion was as neat as any in the building, and occupied a central and quite conspicuous position. The display therein was very superior, both in quantity and quality, also in classification and general arrangement. It was appropriately decorated with pictures, and in every way exemplified the good taste of the gentlemen under whose direction it was constructed and filled. We regret that we have not space to enter more fully into the details of Ouray's mines and exhibit. Suffice it to say that "she did herself proud."

LA PLATA COUNTY

Occupies the extreme southwest corner of Colorado, bordering on New Mexico and Utah on the south and west, and sweeping up to the summit of the Rocky Mountain divide on the north and west. This county is very fortunate in its variety as well as in the extent and richness of its resources. It lacks only development to occupy a front rank among the producing counties of Colorado. The Denver and Rio Grande Railroad passes directly through and opens up the southern and eastern portions of the county. The stock and agricultural resources of La Plata, especially in its valleys along the San Juan

river and its tributaries, are very large and important. Vegetables and fruit do very well in the lower portions of this county, which find ready market at Pueblo.

The area of its coal fields is very extensive, and has been estimated to cover not less than 500 square miles. This coal varies in thickness from ten to thirty feet, and in some instances is said to fill a space of over fifty feet from floor to roof. It lies in two distinct beds, separated by a layer of iron slate generally about four feet in thickness. The extreme southwestern portion of the county was once the home of the ancient Aztecs, the ruins of whose villages are found throughout an area of about 6,000 square miles. These ruins are divided in Hayden's reports into three distinct classes: The lowland or agricultural settlements, mostly constructed of rubble and adobe combined; the cave dwellings, hewn out of the indurated bluffs, or occupying natural openings; and third, the cliff houses, or fortresses, mostly built of stone, and high up on almost inaccessible cliffs. These latter were probably used as places of refuge for the inhabitants of the lowlands in times of danger. This region was formerly occupied by great numbers of Ute Indian tribes, a few of whom still linger about the agencies. A delegation of Indians, some thirty in number, and accompanied by one of the sub-Indian Agents, visited the exposition near its close, where they formed quite an attraction. They established a regular Indian camp on a portion of the exposition grounds. The mineral exhibit of the county was well displayed and cared for under the direction of Commissioners C. D. Wright and John Shepherd. A large number of mines were represented—not less than 100. In this exhibit was a huge specimen of excellent gypsum from a 40-foot vein nine miles north of Durango; a ton specimen from the North Star mine; another of same size from the Red Cloud, besides several others of large size from various other mines. The veins of this county carry silver, some gold, copper, lead, and zinc. Some of the mines are very promising, and are reported as yielding well up into the hundreds of dollars on milling prospects. A discovery of carbonates has recently been made, which here, as elsewhere in Colorado wherever they are found, is attracting a rush of prospectors. The third largest smelting works in the State have been erected in Durango, the county seat of La Plata, and is kept constantly in blast. Large concentrating works have just been erected on Junction Creek, twelve miles from Durango.

DOLORES COUNTY

Made a very fine display. About 150 mines were represented. Rico is the well known mining camp of this county, and formed the most conspicuous feature of the exhibit. Dr. J. P. Landon represented the county as Commissioner. The ores of this county are mostly silver-bearing, free milling ores, chiefly from fissure veins in limestone. There are, however, some contact veins between walls of limestone and porphyry, and ore is occasionally found containing so much galena as to require subjection to a smelting process. The Newman group of mines, owned by the Myers Consolidated Mining Company of Denver, carry lead, gold, and silver, and are said to run 100 to 500 ounces of silver, with considerable gold. There are also several other isolated mines which report yields equally rich as the Newman group.

This county also contains vast coal mines, located within six miles of Rico, some of which is of a good coking quality. Magnetic and other iron ores are also found in the county, with plenty of lime near by for fluxing.

RIO GRANDE COUNTY

Is located on the river of that name where it leaves the mountains and enters the beautiful valley of San Luis Park. There are several mining districts in this county, but the only one that thus far promises much is that known as South Mountain, high up in the Summit range—12,000 feet above the sea level. It is the richest gold district in southern Colorado. Its great drawbacks are severe climate and heavy snows; but the gold is there. Stamp mills have been erected, a town has been built, and the miners are there to stay. They have already taken out \$1,000,000 or more, and there are many millions yet to be realized from this one little district.

The discovery was at first thought to be simply a mass of "float ore"—a "slide." Then the whole mountain was considered a huge mass of gold-bearing quartz, but further development began to show numerous "veins" in a country of porphyry. The first discoverers transported their rock some 200 miles or more for reduction. The Crooke Brothers sent a ten-stamp mill into the district the next season, and paid \$78,000 for a one fifth interest in one of the principal mines—the Little Annie. Other mills were soon brought in, an English company sending in fifty stamps.

LOS ANIMOS COUNTY

Occupies the extreme southeast corner of the State. It lies on the plain and has no mines of the precious metals, but is rich in coal, iron, and building stone. The exhibit of this county was mostly agricultural; but it contained in addition a pyramid of coal in one body, fourteen feet high. This coal is of good quality for coking. Iron ore is very abundant.

CONCLUSION OF THE COLORADO MINING EXHIBIT.

With this we conclude our notices of the mineral exhibit of Colorado. We have devoted a large space to this exhibit, partly because it was large, and in part because we have heretofore devoted perhaps too small a portion of our columns to this important mining region.

It has been thought and said by some that the Denver mineral exhibition was merely local in character. Such an expression is neither fair nor truthful. Of course Colorado, from the fact that her mines were in the immediate vicinity of the place of exhibit, made the largest show. But the neighboring territories of Utah, New Mexico, Arizona, Idaho, and Montana made each large and creditable exhibits. Owing to their distance, and the consequent extra cost of transportation, their exhibits were more choice and selected, and less in quantity. The exhibit was really a show of the States and Territories of the Rocky Mountains and the great Humboldt Basin. It was not an exhibit of the Pacific Coast. True, California and the other Pacific Coast States and Territories were invited; but circumstances well understood, the chief of which was the lack of time to collect and forward suitable displays, prevented the united display,

which was so desirable, and in which all, had circumstances permitted, would have joined with pleasure and profit.

We shall endeavor, in future issues, to describe more or less fully the exhibits from localities outside of Colorado, and before closing shall refer again to Colorado to say something more of her agricultural counties and their possibilities, also of the city of Denver and its position as a great commercial and railroad center.

XIII.

DAKOTA—"THE BLACK HILLS."

Having completed our description of the mineral districts of Colorado, as shown at the Denver Exposition, now

"Dakota comes! What varied wealth of mount and plain she brings!
How vast! Athwart the coming years a golden light she flings;
Her mines exhaustless, soil the richest, healthful, balmy air,
She holds to give and gives to bless—her bounties all may share!"

The Black Hills of Dakota are situated in the western portion of that Territory, a small portion of the "Hills" crossing the line into Wyoming Territory. They cover an extent of country about one hundred miles long by an average width of sixty miles, embracing an area of about 6,000 square miles. The mines, however, are contained within a central portion of about one half that area, within which are a great number of mineral veins and vast tracts of gold-bearing gravel, which will continue to be worked many decades.

The "hills" rise from a surrounding plain, like an island from the sea, in a oviform shape. An egg lying on a level surface, with the smaller end pointing to the northwest, fairly illustrates the form of the mining districts of the Black Hills as they would appear to a party passing over it in a balloon—Deadwood and Lead City being at the northern extremity, Custer at the southern, and Rapid City near its center. The "hills" have evidently been projected upward through the surrounding plains, which consist of potsdam sandstone, lime, coal, etc. In ascending the mountains, and just before the foothills are reached, there is a shale formation in which coal is sometimes found. Above this a great circle of carbonate of lime extends entirely around the mountains and some five miles in breadth, overlying and above which is a narrow formation of gypsum, from which the finest of plaster of paris is made. Passing over and above the lime, we enter the slate and granite formation, the latter of which forms the nuclear or central point of upheaval. Across these successive layers of lime, slate, and granite, in a broad belt, extending nearly southeast and northwest, and about sixty miles in length, occur the mineral veins which have made the Black Hills so famous for their yield of the precious metals. The hills are covered with heavy forests of pine, and are intersected by numerous streams of never failing water, along which are many beautiful ravines, valleys, and parks, which are everywhere beautified by groups of evergreens, interspersed with grassy lawns. Around the whole are extensive plains, reaching far out into the distance, with the finest areas of wheat lands on the con-

inent. It is confidently claimed that no other mineral country in the world can show such unsurpassed facilities for agricultural supplies. The country all around the Black Hills is filled with wonders and presents a most inviting field for those engaged in paleontological researches. Here are found in great profusion the fossil remains of the monsters of the early ages of the world—petrified tortoises from eight to ten feet in circumference; fossil bones and tusks of such huge dimensions that when compared with them the elephants of today should be considered as lilliputian in size. So numerous have been such finds that the country hereabouts has been most appropriately called the Great Bone Lands. "Nowhere else known," writes a contemporary, "have the tremendous forces of fire, flood, frost, and pulverizing glaciers, outwrought such wonderful natural conditions. In places elevations tower up with all the characteristics of view of a great city seen in the distance; presenting pleasing conceits of parks and avenues and steepled edifices. In other directions the appearance is that of a vast field covered with colossal haycocks; and then a change of the line of vision discloses to the fascinated observer quadrangles, parallelograms, diagonals, octagons, and every other conceivable geometric form—all as clear cut by the outlining open spaces between as if they had been modeled by the Titans for flower plates. Still, they embrace great sweeps of excellent grazing lands, the stock raisers persistently demanding the extinguishment of the Indian title, until at last their efforts have been crowned with success."

The early history of the Black Hills is full of romance and peril. It is known that a party of emigrants from the great procession which crossed the plains in '49, found their way into these hills. The remains of two old cabins in the vicinity of Deadwood, with indications of rude prospecting, blasted and bullet scarred trees, now grown over, a chain deeply embedded in a growing pine, and a piece of board with a partly obliterated record, confirm the theory and add evidence to the story of the Indians that such a party did go in there at an early day, and were soon after all murdered by the natives.

It is said that no Indian ever ventured very near the summit of these mountains, for the reason that they have a superstitious belief that the Great Spirit resides up there, and that at times he clothes himself with clouds and fire, and speaks in the thunders. It was thought to be daring sacrilege to pitch the tepe or scent the deer in such a sacred place. To their superstitious minds every peak was a Sinai; and while they would not themselves go there, they naturally considered it a religious duty to prevent white people from invading the Pah-Sappa, or "Dark Forests," where their deity resided. With what enthusiasm and fierce determination they tried to perform what they considered a sacred duty, the scores of gold seekers who fell in the first attempts to reach that region most fully attest. Through all coming time their memories and graves, wherever known, should be kept fresh with flowers and evergreens, as honored pioneers and martyrs in opening up a road to wealth and prosperity for those who are now, and for many years to come, will continue to profit by their sufferings and death.

The first permanent mining operations in the Black Hills was commenced in the Spring of 1875. The first town laid out was Custer City, in August of the same year. For some two or three years previous to that time Government troops had been ordered to keep miners away, and to remove those who had already located there.

But in spite of all precautions small companies would, now and then, elude the military and get into the mines. The success which generally attended such adventures created such a rush and determination that the Government was finally obliged to reconsider its determination and give way to the thronging thousands which rushed thither.

With the opening of the Spring of 1876 the emigration thither was very large, and that and the year following were the heyday of placer mining in the two famous Whitewood and Deadwood gulches, both located in the northern part of the "hills." Still Indian attacks were frequent, and trains of emigrants or supplies could only come through by using the greatest vigilance. Miners had to work with their rifles by their side.

The Indians were mostly under the control of the famous Sitting Bull, and by them nearly every milestone on the roads to the Black Hills, and the roads and trails among those mountains, has been marked by an untimely grave. In many instances whole parties were cut off. The writer has a cherished family keepsake, a photographic picture of a group of five young men, all at the time it was taken, in the prime of life. They started from this city for the Black Hills, but never arrived there. The newspapers about that time reported the finding of five bodies, those of a party evidently killed in camp while en route. No doubt the lifeless remains there found and buried once formed the happy group which sat for the picture now before us as we write. But in the search for gold men will endure and hazard everything. No obstacles, which it is in the power of man to overcome, will bar the way in such ventures. The result has been that within the last five years not less than 1,725 stamps have been put in operation in the Black Hills. These include a ten-stamp roasting and amalgamation mill at Galena, a twenty-stamp amalgamation pan mill at Bald Mountain, to which may be added a thirty-ton smelter at Galena, for treating the galena ores of that district.

We have no statement at hand as to the general aggregate of the precious metals taken out from the mines of this locality. The only reliable statistics which we have in this direction is from the report of the Homestake and associated companies, which comprise a mere minimum of either the area or the number of producing mines, although there is no question but that they are by far the most productive. The figures in regard to these mines will be found below. The great gold belt, as it is called, which lies in the extreme northern portion of the Black Hills, contains the most important mines in this region. These mines occupy a space of about one and one quarter miles in length by a half mile in width. They are grouped into four companies under one general management. These companies are known as the Homestake, the Highland, the Deadwood-Terra, and the Father De Smet. The company has just constructed a railroad to connect their mills with Rapid City. They also own two important canals. Messrs. Haggin, Tevis, and George Hearst, all well known capitalists of this city, are the chief owners of this property, which is under the superintendency of one man, Mr. Samuel McMaster. The mines owned by this company have produced within the last five years, up to July 31, 1882, the enormous sum of \$10,010,919.

Notwithstanding this enormous total, the per ton yield of the mines has been exceedingly low, as will be seen by the following detail:

	Tons Crushed.	Average Yield.
Father De Smet.....	343,894	\$5 78
Homestake.....	684,733	6 37
Deadwood-Terra.....	249,329	4 90
Highland.....	234,081	5 02
Total.....	1,512,037	Av'age \$5 52

There is to be added to the above total the amount of \$1,694,716 which was taken out of the Deadwood-Terra series previous to consolidation, which makes up the full sum of \$10,010,919 which these mines have produced up to July 31, 1882, and all from rock which averages as yet only \$5 50 per ton.

Notwithstanding the comparatively low yield, the following dividends have been made:

Father De Smet (21 dividends).....	\$1,540,000
Homestake (47 dividends).....	1,512,500
Deadwood-Terra (20 dividends).....	740,000
Deadwood-Terra, before consolidation.....	350,000
Total dividends.....	\$3,142,500
Total assessments.....	400,000
Total profits.....	\$2,742,500

We have no records before us of the profits of the Highland; but the fact that its average yield was greater than the Deadwood-Terra, which has yielded a profit of \$740,000, is sufficient evidence that it has been a profitable mine. We do not believe that the gold mining records of the country can produce any other instance of so large net results for the working of such low grade ores. The showing speaks well of the general management of the mine. The three small streams which cut the gold belt in which these mines occur were all rich in placer gulches below, but worthless above it. We shall have occasion to speak further in regard to the gold found along the banks of these streams, under the head of "The Placer Mines of Dakota," in our next.

XIV.

From the brief general description of the Black Hills of Dakota, which we gave last week, the reader may well suppose there is no exaggeration in calling this the "Wonder Land" of the mining regions. They are literally a miniature representation of the vast aggregate of the mines of the continent. In variety of mineral resources, when extent of territory is considered, the Black Hills are without a rival in the world. Surrounded on every side by level or rolling plains, through which they have been pushed up by forces from beneath, they constitute a perfect and complete geological system, with each successive formation fully exposed to scientific investigation and mineral exploration. The records of these formations

are beautifully and faithfully shown on the upturned edges of the rocks themselves.

Commencing at the summit or center of the upthrow we have a protruding nucleus of granite and metamorphic rocks, succeeded in every direction as we descend the slope by mica-schists, slates, and quartzites, of Archæan time, each in its regular place. Passing these we reach the encircling belts of later formations—lime, sandstone, etc., extending continuously around the "hills," all arranged in the proper order of their formation, and all with a general dip from the center toward the plains beyond.

If one were to go out into the plains below the foothills of the eastern slope of the Rocky Mountains and excavate a circular opening to a depth equal to the height of the Black Hills, and a diameter at the surface equal to that of their base, he would have a perfect counterpart of the "hills" themselves. Such an opening would be about fifty miles in diameter, descending like the inner surface of an inverted cone to the depth of about 8,000 feet. But with all the labor of such an excavation, the explorer would not have a better opportunity to study the geological formation than is presented by this remarkable upheaval. Within the limited area of these "hills" are found gold, silver, copper, iron, coal, mica, gypsum, graphite, asbestos, salt, and petroleum. These minerals all occur in workable quantities, and specimens of each were shown at the Denver Exposition. It is said to be possible to visit all these various mineral deposits on a good horse within twelve hours. So far only the gold, silver, and mica mines and the salt springs have been practically explored. But the time will eventually come when all these deposits will become important sources of wealth, especially the mines of copper, coal, and iron.

Rapid City, located on Rapid River, the largest and central stream of the country, holds a central position, being about half way between Deadwood and Custer. The Rapid River never carries less than 3,000 inches of water, and its volume ordinarily would measure from 3,000 to 7,000 inches. It is the only watercourse of the hills that never fails—that flows continuously from source to mouth through the driest seasons; and it cuts through the metalliferous formations and crosses the great mineral fissures, which trend from the northwest to the southeast, at their widest extent. All the Black Hills' currents flow from west to east. About forty miles of the Rapid, including the Little Rapid and Castle Creek, its principal tributaries, are auriferous channels; and then from its debouchure from the mountains to where it empties into the south fork of the Cheyenne River, a distance of about fifty miles, it flows through a deep alluvial soil of surprising fertility, enriched by washings from the vast gypsum reefs above. Rapid City is beautifully situated on the eastern foothills, in a position to command both the farming and mining trade, and is one of the most progressive young cities of the Northwest. It now has a population of nearly 2,000, which is rapidly increasing, having advanced from 500 to the present figures within the last two years. There is now a closely connected chain of farms twenty miles long stretching from Rapid City down toward the Cheyenne River.

Though the water of the Rapid is destined to be like that of the Sacramento, which has been for so many years made muddy by placer mining operations above, the citizens of Rapid City will never

suffer from lack of clear pure water. About three miles above the town is a group of some of the largest fresh water springs in the world, the combined currents flowing from them being adequate to supplying a city of 100,000 inhabitants; and these springs are high enough above the site of the town to insure throwing the water by hydraulic pressure over the highest buildings.

The Black Hills region claims to have the largest gold quartz mining company and the most extensive hydraulic mine in the world. The quartz mining company is the one already alluded to in our last letter, the Homestake and associated mines, owned principally by J. B. Haggin, Lloyd Tevis, and George Hearst, of California, and which is now running 580 stamps, under one management, and still constantly extending its working facilities. These comprise the leading mines in Lawrence, the most northern county of the hills region. The deepest shaft thus far sunk is 450 feet. There are quite a number of other mining properties in this and other localities which are well worthy of mention, had we time or space. We can merely add that there are indications of permanency about these mines which fully warrant the assumption that the future of the Black Hills country, as a mining region, is decidedly hopeful. The mines are of prodigious width, and their great value does not depend so much upon the richness of their ores as upon the fact that they are practically inexhaustible, of uniform yield, and easily extracted. The ore is quite easily crushed, two tons per day to the stamp being about a fair average, while the appliances for handling it are generally the most economical that can be introduced.

Notwithstanding the fact that the general average of the ores of this region is very low grade, the further fact that many hundreds of tons have been hauled 300 miles by ox teams, and then 433 miles further by railroad to Omaha, with a handsome profit to the owners, ought to dispel the idea that there are no high grade ores in the Black Hills. An aggregate of about \$11,000,000 has already been produced here, which is a very remarkable output for so limited an area and so short a time for development. The last mint report gives the yield of 1881, \$3,994,842. But as railroads are being rapidly constructed, water ditches provided for the placers, additional stamps for quartz, and smelters for copper, silver, and lead, the yield in the future must be rapidly augmented.

The placers in the Black Hills have not as yet been worked to anything like their full extent, on account of the lack of ditch facilities for obtaining water either in quantity or at a proper elevation. Capital, however, is now going in which will soon supply this need. The Harney Hydraulic Company, of Custer County, will soon be in possession of some 400 acres of ground, with valuable and sufficient water rights to work the same. Some of this ground is known to be extraordinarily rich for hydraulic working. Many other extensive hydraulic operations are under way or projected. One very large operation is in progress for turning Rapid River from its bed. In many cases gravel is carted quite a distance to be worked. The Estrella del Monte, already alluded to, bids fair to become a valuable property, although not yet having completed its extensive system of flumes and ditches, it has yet to show what may be its financial results. Judge H. N. Maguire, to whom we are indebted for many other facts contained in this letter, furnishes us the following particulars in regard to this company: "It owns and controls the entire

currents of Castle Creek and the main Rapid through a chain of five connected water rights, and thus holds the keys to the treasures imbedded in thousands of acres of placer bar ground which is so rich that miners have been doing well during the last six years hauling gravel long distances from these bars down to water for washing. They will all be covered by the Estrella del Monte Company's flumes and ditches, so they can be worked off under a hydraulic pressure. It is estimated that the company's grounds cannot be exhausted in forty years' working, with work in steady progress along the five divisions of flumes and ditches. As yet hydraulics have only been put in operation on the Castle Creek division, the results being altogether satisfactory; but construction work is being vigorously pushed at all points, and it is believed hydraulics will by next season be in operation all along the Rapid and Castle Creek. Such a result must swell the gold yield of the Black Hills very largely."

Thus far but little has been done in the Black Hills in the way of silver mining, the yield, all told, having been only about \$150,000; but the promise is fair for that country yet becoming famous for its silver production. It will probably take the same course that Colorado, Montana, and Idaho have taken—become famous for silver production long after establishing its fame as a gold producing region. The slates, granites, and porphyries of the Hills are walled in on all sides by a lime formation, as already described. This formation is rich in silver carbonates, as "float," which has been found at almost all points along the line of junction of the lime and the other formations. But comparatively little prospecting has heretofore been done for silver. Some very rich argentiferous ores from the Hills were placed on exhibition; and we are led to believe, from the facts given us by Judge Maguire, that the Black Hills bid fair to take high rank in the near future in silver production.

Very rich copper ores were also on exhibition, the assays showing a good percentage of silver. It is said one of the Black Hills copper mines—the Wall Street, in the western part of Pennington County—will soon be put in progress of thorough development by a New York company, and such results are anticipated as will at once give the Black Hills prominence for copper production. The Wall Street is said to be a vein of very great extent, the ore bodies being twenty-five feet wide on the average, and it can be traced by bold croppings throughout its entire linear extent of 1,500 feet. The great Blue Lead, also in Pennington County—said to be miles in longitudinal extent—carries copper, silver, and gold. We are assured the ore bodies in places on the great Blue Lead are over one hundred feet across; but owing to their refractory character the owners of mines on this enormous fissure have difficulty in securing capital for development. With the Wall Street ores, however, it is different; they carry a sufficiency of fluxing material and can be cheaply and easily reduced.

Magnetic and hematite iron ores of great purity are found in vast bodies on the western side of the Black Hills; and in close proximity there are immense seams of excellent bituminous coal. Railroad communication will not fail to make these coal and iron fields sources of great wealth.

The saline springs are about forty-five miles in a southwesterly direction from Deadwood. The salt now manufactured at these springs is being used in all the Hill towns and settlements. The natural capacity of the springs are said to be almost unlimited; they

could, with adequate manufacturing facilities, and in the not distant future most likely will supply all of eastern Montana and western Dakota with salt. There are also natural petroleum wells of much promise on the head of Castle Creek. The Homestake and other companies use the crude petroleum obtained at the wells for lubricating purposes. Refining works will in time be erected, when the hills will be supplied with illuminating material of home production.

Black Hills mica is now holding a prominent place in the general markets for this peculiar and useful mineral. The varieties found embrace all kinds—wine-tinted, white, green, and snuff-colored. It splits freely, and the various shades are all perfectly transparent when split into plates thin enough to use in stoves. The Black Hills micas stand the fire test equal to the best Siberian, North Carolina, and New Hampshire micas, and it is often taken out in unfractured blocks that will square six inches and upwards. The Anglo-American Company of Boston is now employing a large number of men in the Black Hills mica mines, and its success has encouraged the organization of a number of other strong companies to develop mica property there. It is claimed the Black Hills will be the chief source of supply for mica through the future. The blocks are found in white feldspar formations in Pennington and Custer Counties, studding the feldspar usually in a perpendicular position.

Asbestos, marble, gypsum, and excellent building stones abound in the Black Hills, but as yet have attracted but little attention.

All the elevations are covered with white and red pine of good size to be manufactured into lumber, while the hard woods, oak, ash, and elm, grow on the foothills and in the lower valleys. There are beautiful grassy parks all through the mountains, some hundreds of acres in extent, and many of them are now being successfully farmed. Bountiful crops of grain and vegetables are raised in the very heart of the Black Hills.

San Francisco capitalists have already found the Black Hills mines to be a locality favorable for the profitable investment of capital; and while her merchants are rapidly extending their trade to this wonderfully rich region with satisfactory results to themselves and patrons, they should also be awake to their interests in future developments in that direction. The Black Hills are just starting on their career of progress and prosperity. When railroads shall have been extended there, the population will increase with amazing rapidity, and the world will be astonished at the developments of wealth and enterprise that will be sure to result. The country all the way northward from the Black Hills, along the eastern base of the Big Horn mountains to Bozeman, in Montana, possesses varied wealth, embraces valuable mineral, farming, and grazing lands, and is destined at no distant day to be thickly populated. Such an inviting field for railroad construction will not long remain unoccupied. The Black Hills will not much longer hold a position of isolation. A region possessed of such vast and varied natural wealth cannot be kept in the background. She is bound to come to the front, and the merchants of San Francisco would do well to follow the example of her mining capitalists—secure a permanent footing there, and share the fruits of future developments.

DACOTA'S DISPLAY.

The display of Dakota, from the fact that more than three hundred miles of hauling by teams was involved, did not compare favorably with other localities. Another reason for such inferiority grew out of the fact that the low grade ores would not compare favorably, and to show them in quantity was altogether too expensive an undertaking. The samples sent were calculated to merely give a hint of the nature and variety of her mineral products. Whilst most mines sent large specimens of low grade ores to show, by their size, the width of their veins, such an exhibit was impossible for Dakota, for who would have ventured to engineer an undertaking to show the width of the veins, the slopes of some of which are worked from one hundred to one hundred and fifty feet across. It would have been about as easy to have moved the exhibition to the mine, as such a section from the mine to Denver. Only about one hundred sample specimens were sent, including gold, silver, copper, lead, coal, asbestos, salt, and gypsum, ground raw and calcined. One of the most useful and practical lessons taught the mining public by Dakota is the fact that fortunes may be made from six-dollar rock, mined more than three hundred miles from railroad communication with their supplies.

XV.

WYOMING TERRITORY.

Coming back from the Black Hills, where our last letter left us, to the Union Pacific, at Cheyenne, we find ourselves in the extreme southwest corner of the Territory of Wyoming. This Territory has not yet made itself generally known as a producer of minerals, either precious or otherwise. It does not appear at all in the Mint reports as either a gold or silver producer. But the Wyoming exhibit at Denver told a story about which there can be no mistake. As soon as that exposition was decided upon, Governor J. W. Hoyt issued a proclamation calling attention to the importance of making a creditable exhibit on that occasion of the resources of the Territory. The Legislature had adjourned, and the Governor and his friends had to rely wholly upon private efforts and resources to accomplish the object. How well he succeeded was shown by the remarkable and really beautiful display of ores, minerals, and other resources and products which were placed on exhibition. The exhibit itself was a monument of manly pluck, taste, and industry. No other such varied display was made in the building. It was a life study from nature. It was a grand exhibit of telling but mute eloquence, and one that will never be forgotten by the thousands of visitors who daily thronged that pavilion. The Governor did not feel that his work was done when the display was collected and forwarded, but he followed it to Denver, and personally saw that nothing was left undone in arrangements to make it effective. He did not stop even with that, but, by invitation, took his stand upon the platform of the Grand Opera House, and made one of the most eloquent and telling speeches of the many that were delivered there and at the exposition building.

His speech was replete with facts in regard to the grandness of the scenery, and wonderful possibilities of the Territory over which he has been placed as Governor. The people of Wyoming may well be proud of a Governor who takes so much interest to build up and sustain their industrial interests.

Wyoming's elegant pavilion occupied a central and quite conspicuous position. On the four corners were built up, to the height of about ten feet, monuments of her four great industries—the one was a display of her rich hematite ores, now being utilized by the Union Pacific rolling mills. Another consisted of gold and copper ores, from mines which are just being opened in various parts of the State. The third was an artistic display from her 15,000,000 acres of the finest timber land on the continent. The fourth consisted of an immense square column, built up with wonderful cubes of sulphate of soda, from a fifteen-foot bed of that substance in the Sweetwater Valley. On the several sides were arranged glass cases, containing elegant cabinet specimens of gold, silver, copper, and iron ores; also, chunks of bicarbonate of soda, from vast deposits; alabaster and gypsum, mica, asbestos, and many other natural products of economical and industrial value. In the center of the space stood a huge column of coal, made up of large cubes, representing quite a number of heavy veins of that mineral, varying from four to forty feet in thickness. From the top of this column festoons of red and white bunting drooped gracefully down to the more modest columns at the corners and the cases arranged upon either side, thus forming an elegant and appropriate canopy over the entire exhibit. Inside the square, and tastily arranged upon the tables, were other exhibits of a similar nature, the chief among which was a section of a fossil tree of the Geode class, decidedly the most elegant natural production in the entire building. This fossil was about two feet in length by fourteen inches in diameter. It was hollow, showing a rim about two inches thick of agatized wood, with a half-inch thickness of bark, showing the grain of both wood and bark very distinctly. The interior was elegantly studded with crystalline formations, the whole presenting to the beholder one of the most beautiful specimens of the kind ever seen. Stalactites of aragonite, beautiful formations from the numerous caves about Green River, were also shown, as well as prehistoric skulls and petrifications of turtles, fishes, and other small animals of bygone ages. Ornamental fronts graced and beautified the two principal entrances to this tasteful and artistically arranged exhibit; which, in its entirety, reflected the highest credit, not only upon the people of the Territory, but also upon Governor Hoyt and his most efficient co-laborer, Professor Bailey, who was untiring in his endeavor to make it not only attractive but useful and instructive as well.

During the past year some important discoveries have been made near Laramie in the way of copper. A very large number of claims have been located, and quite a number have already been pretty thoroughly prospected. The locality of these mines is embraced within a radius of thirty miles from a point on the North Platte River, about fifteen miles west of old Fort Laramie. "Forty-niners" and others who made the trip across the plains from 1849 to 1853 will readily call to mind this location. Fort Laramie was a great stopping point at that time, where nearly every company laid over for a few days to rest and recuperate their stock. No one who passed

that way can have forgotten the rough red hills which were encountered a few miles this side of Laramie. Well, just there, among those hills and mountains, from ten to forty miles this side of the old fort, and on the north side of the river, have been found what are supposed to be some of the richest copper mines this side of Lake Superior. The mineral appears in every known variety of the ore. Several towns have already been laid out, the chief of which is known as Hartsville, which is directly upon the old emigrant road, upon the north side of the Platte. The locality was formerly known as "Indian Springs," and was a favorite halting place for early emigrants.

No other continental pathway has such a romantic or tragic history as those old emigrant roads upon both sides of the Platte, which of late years, until now, have been used only by cowboys and ranchmen. No emigrants ever turned back after passing two days' journey this side of Laramie. Many, however, lost their last spark of courage after entering, late in the season, these rugged, barren hills. The writer, while crossing the plains in forty-nine, met quite a number who turned back from there, but he never met one on the back track who had ventured beyond, possibly for the reason that the danger of return was fully as great as anything could be ahead.

The prominent features of the formation here are red porphyry, mica-schist, quartzite, and limestone. Red hematite iron ore is also very abundant, and gives a decidedly red coloring to the whole country. The veins which are found in the contact line between limestone and the quartzite or schist are generally rich in carbonates. All the ores thus far brought up are easily worked, but the more refractory ores will undoubtedly be met with in depth. We understand that a California water-jacket smelter is now in process of construction to treat the ores of this region.

In extent and resources Wyoming may be favorably compared with almost any State in the Union. It embraces a territory as large as New York, Pennsylvania, and New Jersey combined. The numerous eccentric chains and spurs of mountains, much broken up and interrupted by broad stretches of valley and plain, besides being clothed, many of them, with splendid forests of pine, fir, and spruce, are vast storehouses of mineral wealth, which may be briefly summarized as follows:

Gold—In the Wind River, Seminole, Shoshone, Medicine Bow, Laramie, and other ranges of mountains.

Silver—In the Snowy Range, at the sources of Green River, in the mountains near Cummins City, and in the hills near the Platte River, above Fort Laramie.

Copper—At many places in the Medicine Bow, Seminole, and Ferris mountains; near Rawlins, and especially in the Laramie range, both north and south of the railway.

Iron—Immeasurable in amount, in the Laramie range, north of Laramie City, and elsewhere.

Graphite—Near Laramie City; sulphur, in large bodies near Evanston; soda, both sulphate and bicarbonate, in the Sweetwater Valley, of which the United States imports annually to the value of \$7,000,000; salt, at the western foot of the Black Hills; also, magnesia, kaolin, fire clay, petroleum, etc.

Coal measures of vast extent, with veins of four to forty feet in

thickness, and of excellent quality, along the line of the Union Pacific Railway; on the Oregon Short Line; in the Seminole region; in the regions east of the Laramie range and of the Big Horn mountains—in fact, coal in nearly every section of Wyoming.

In addition to her mineral wealth and 15,000,000 acres of forest growth, Wyoming possesses over 7,000,000 acres of irrigable valley lands, exceedingly fertile, and producing the most nutritious grasses, and inviting the tiller of the soil with promise of bountiful crops of wheat, barley, oats, potatoes, and other vegetables, and all the hardy fruits of the temperate zone.

Wyoming probably possesses the best sheep and cattle ranges in the United States. Her plains and valleys already aggregate over 700,000 head of cattle, 40,000 horses, and over 450,000 sheep. Her Territorial Stock Association is the largest and strongest in the Union, if not in the world. It represents over \$15,000,000 of capital. The Union Pacific Railroad passes through the entire length of the southern part of the Territory, from which branches are projected, and will soon be constructed, to various points in the interior, and through Wyoming into the growing Territory of Montana.

The climate of Wyoming is, at least in one particular, peculiar to itself, for, notwithstanding the high altitude of a large portion of the Territory, the Winters are much milder than other portions of the Union at low altitudes and in the same latitude, while the severity of the Summer sun is greatly modified by the cool breezes which almost always prevail during that season. The magnificence of its scenery has been the theme of every writer who has visited the interior of the Territory. All readers know that the Yellowstone Park baffles description, and there are numerous other localities where the scenery is quite as beautiful, but not on so grand a scale. In short, Wyoming has no doubt a brilliant future. She is, in fact, a vast empire of mineral and general wealth, which needs only population, capital, and market facilities to make her a prominent factor in the world's commerce.

XVI.

MONTANA TERRITORY.

North of Wyoming, and reaching up to the British possessions, lies the magnificent Territory of Montana, which, as well as Wyoming, offers great inducement to immigrants, whether for mining or agriculture.

The mineral resources of Montana, although as yet but imperfectly explored, are known to be very extensive and rich. Besides the precious metals, iron, coal, copper, cinnabar, etc., are also abundant. Her mountains are veritable storehouses of mineral riches, only waiting the magic touch of capital to bring them forth. This Territory has already added not less than \$150,000,000 in gold and silver to the currency and bullion of the world. Since 1864 the annual yield has varied from \$5,000,000 to \$8,000,000. Alder Gulch alone, in Madison County, a ravine near the extreme southwest corner of the Territory, and in which Virginia City is also located, has contributed about \$40,000,000 of the aggregate yield, and is still yield-

ing over \$500,000 per year. Active mining operations are carried on in ten out of the twelve different counties into which the Territory is divided. The Rocky Mountain divide forms the western boundary of the Territory, and it is along the eastern slope of these mountains, with a northwesterly and southeasterly trend for about 300 miles, that the principal mines in the Territory are found.

Butte City, the principal mining center of Montana, is about fifty miles northwesterly from Virginia City, and is the present northerly terminus of the Utah and Northern branch of the Union Pacific. The mines about Butte City produce nearly one half of all the gold obtained in the Territory, and there can be no mistake about the value of the developed mines in any portion of Montana. A large and prosperous city has grown up at Butte, and it was from this locality that nearly all the exhibits in the Montana display at the Denver Exposition were sent. The bullion yield of Montana is nearly equally divided in value between gold and silver.

The silver ores consist principally of sulphurets, although a great proportion of rich chlorides is also met with; occasionally native and wire silver. Specimens of both gold and silver were shown.

In addition to these, Butte also furnished some wonderfully rich specimens of copper ore, from properties which have quite recently been developed. The Liquidation, which exhibited some very rich ore, is regarded by some as the richest copper mine in the Rocky Mountains. It has already developed a productive capacity sufficient to feed continuously a fifty-ton smelter. At the bottom of the shaft (200 feet deep) the vein is about fifty feet wide. The mine recently had upon its dump 1,000 tons of twenty per cent ore, 3,000 tons of fifteen per cent ore, and 100 tons of forty per cent ore, which has since been sold to a Montana smelter.

The Lexington mine, owned by a French company, and also located at Butte City, has a fifty-stamp dry-crushing mill (850-pound stamps), with twenty pans, ten settlers, two agitators, and two Stedefeldt roasting furnaces.

The first gold quartz discoveries in this Territory were made in Bannock, until recently the county seat of Beaver Head County. One of the most important mining enterprises in this county is that at Glendale. The company's reduction works are at Trapper Creek, ten miles distant from the mines, where they have an extensive water power and two water-jacket furnaces, with all needful auxiliaries. Besides the large amount of first class ore constantly on the dump, they have a reserve of at least 50,000 tons of second class ore waiting to be concentrated. The output for the first six months of 1881 were 240,000 ounces of fine silver, 900 tons of lead, and about 50 tons of copper.

At Park City, in Lewis and Clark County, is the famous Whitlatch-Union mine, out of which an aggregate of over \$4,500,000 in gold have been taken.

Silver Bow County is the smallest in area in the Territory, but it possesses many valuable mines, among which we may mention the Alice, which is capitalized at \$10,000,000. The company also own two other mines near by. The aggregate product of the three for 1881 was something over \$1,000,000. The company is known as the Alice Gold and Silver Mining Company. It paid \$400,000 in dividends during the ten months from March 1, 1881. Its gross product since October, 1879, has been over \$2,250,000. There are many other

very valuable mines in various portions of the Territory, which are, perhaps, equally as worthy of mention as the above, but we have no space for further particulars. Suffice it to say, that the mines of Montana will, for an indefinite period of time, continue to add their regular annual quota of wealth to the bullion product of the nation.

Next to California, Montana probably has the most extensive system of placer mines of any State or Territory in the Union. The first discovery of gold in Montana was in the placers of Deer Lodge County, from which about \$12,000,000 have been taken from some 3,000 acres of placers, worked to an average depth of fifteen feet. The ditches now in use in this county aggregate a length of 110 miles, carrying about 10,000 inches of water. The indications are that the placers of this county will afford profitable work for many years to come.

The large amount of nearly \$40,000,000 taken from Alder Gulch was almost entirely placer gold, and the mines there are still paying largely. Three hundred thousand dollars in placer gold from this gulch was last year purchased by two banks, and yet the season was a very unfavorable one by reason of the short supply of water. It is estimated that at one time fully 30,000 people were interested in the development and working of this gulch.

Nearly \$3,000,000 have been taken from the placers of Beaver Head County.

The placers of Lewis and Clark County have produced not less than \$8,000,000 since 1864. Many of the placers of this and other counties throughout the Territory are now lying idle, under the operation of the new mining law, which enables a few persons to obtain patents for large mineral tracts, which under the old law would be worked at the present time by prospectors or small companies.

Meagher County, also, contains many valuable placer mines, which have been worked more or less since 1866, and which still continue to yield largely. The present annual yield of the placers of the four counties named is about \$1,250,000. There is more or less placer mining carried on in other parts of the Territory, and under a more favorable mining law the annual yield would no doubt be greatly increased. The cost of transportation is so great at present that parties holding large extents of mining ground prefer waiting until the completion of the railroad system for the Territory will enable them to construct flumes, ditches, etc., at cheaper rates. The same improvements, by reducing the cost of living, will also cheapen the cost of labor.

We have only an imperfect record of the mills and reduction works in the Territory. So far as we have them they are as follows:

County.	Mills.	Stamps.
Beaver.....	2	11
Deer Lodge.....	1	20
Jefferson.....	3	30
Lewis and Clark.....	7	171
Madison.....	5	85
Meagher.....	1	15
Silver Bow.....	14	390
Totals.....	33	722

We have not included in the above table for Lewis and Clark County the mill and stamps of the famous Whitlach-Union mine, for the reason that we have not the figures before us at the present writing. There is also a single-stamp steam mill in that county not enumerated above, but which is reported as doing the work of an ordinary five-stamp mill.

There are four furnace plants in Silver Bow County, with an aggregate capacity for treating two hundred tons of ore per day. We have also before us a report of two furnaces in Jefferson County, with a capacity of thirty tons each, and another just completed; also one each in Gallatin and Meagher Counties, the latter with a capacity of twenty tons. We have reason to believe that the above record is not full.

The agricultural resources of Montana must not be overlooked. She possesses immense areas of the finest pasture lands, now trodden by the hoof of the buffalo, deer, and antelope, but which, in the near future, will be made to support vast herds of horned stock, horses, and sheep. She also possesses numerous large and fertile valleys, where wheat, oats, rye, and all the hardy vegetables and fruits may be produced in abundance. Of her 90,000,000 acres of area, only 20,000,000 are classed as mountainous. Two of the largest rivers on the continent rise within and flow through the entire length of her territory. The Yellowstone lies wholly within the Territory, and is navigable for 450 miles. The Missouri flows for over 1,000 miles on Montana soil, affording a large extent of navigable waters. One or two other smaller streams in the Territory are also navigable. Almost every square mile of the Territory is drained or watered by these noble rivers and their hundreds of tributaries. Indeed, Montana can boast of the finest river and valley system of any State or Territory in the Union.

In addition to her waterways, a railway system has been laid out, and is in rapid process of construction, embracing some two thousand miles or more of track, and by which, inside of two years, eleven out of the twelve counties in the Territory will be entered by the iron track. There is room for millions within the limits of the magnificent Territory of Montana. Mr. J. B. Read, the Commissioner in charge of Montana's interests at the exhibition, won for himself the good will and esteem of all who became in any way acquainted with him.

XVII.

IDAHO TERRITORY.

Idaho Territory comes next in course in our review of the States and Territories whose mineral exhibits were prominent at the Denver exhibition. In no State or Territory in the Union are the precious metals more universally diffused in workable quantity than in Idaho. The Territory is triangular in shape, of vast extent, and covering an area equal to that of New York, New Jersey, Massachusetts, and Connecticut combined. The Rocky Mountain divide forms its northeastern boundary for a distance of about 350 miles, along whose western slopes the waters of the Columbia River take their

rise. Near the central portion of the Territory what is generally known as the Sawtooth range of mountains, extending about 200 miles north and south, with numerous spurs and buttes, rises to the height of 6,000 to 10,000 feet. Throughout all these mountains, and many others of lesser note, placers and quartz veins abound, some of which have been of fabulous richness. The general formation of the mineral regions is granite, with numerous protruding dykes of porphyry, between the walls of which two formations many well defined true fissure veins are found. The interior of the Territory is a vast elevated plateau, varying in altitude from 600 feet in its lowest valley to 10,000 feet above the sea on the top of its highest peaks. The general average of its elevation is from 2,000 to 3,000 feet less than that of Wyoming or Colorado. Of its 55,000,000 acres of area, over 18,000,000 are classed as mountainous and mineral.

The name Idaho is a corruption of the Indian word *E-dah-hoe*, which signifies "Gem of the Mountains." The most notable incidents in the history of Idaho, like those in that of nearly every other State and Territory in the Rocky Mountains and on the Pacific Slope, are those connected with the discovery of the precious metals. The first gold discoveries here were made in 1852, on the Pend d'Oreille River, in the extreme north. Other discoveries were made farther south in 1854; but the most important of the early discoveries were made at numerous places along the Salmon and Clearwater Rivers in 1858 and 1859. Both of these latter discoveries were made by army officers while engaged in the construction of military roads, and on the strength and faith of the latter the fourth regularly organized party of prospectors, under the leadership of Captain E. D. Pierce, commenced work on Oro Pino Creek, a small Rocky Mountain feeder of the Clearwater, in 1860. During that and the two or three succeeding years a large number of parties commenced working the placers in various parts of the Territory along the western slope of the Rockies. The riches of the Owyhee District, in the extreme southwestern portion of the Territory, were unearthed in 1863. The placer discoveries here were soon followed up by the opening of very rich and extensive quartz mines near Silver City, near which was discovered the famous Poorman ledge in 1865. A number of flourishing towns soon sprung up around this locality. In 1864 rich and extensive gold quartz discoveries were first made in what has since become the famous Wood River District. The very rich and heavy lead ores, which, during the past two years, have made this region famous throughout the mining world, were first discovered in 1873, but their practical development was delayed until 1880, mainly on account of the menaces of the Indians, but in great part also because of the difficulties in the transportation of supplies, etc.

Explorations have proven that Idaho's mountains are fairly ribbed with veins rich in the royal metals. It was here that the famous Elmore was found, which, with a 20-stamp mill, once turned out \$500,000 in thirty days, said to be the largest yield of gold taken out in so short a time from any mill of that limited capacity in the world. The Morning Star, which once shipped 100 tons of ore that yielded \$100,000, is fresh in the minds of many of our readers, as well as the subsequent output of the same mine in shipping the same quantity with a yield of \$90,000. That mine has added \$4,000,000 to the gold of the world. Then we have the Atlanta ledge, which once shipped 1,000 tons of ore 1,500 miles, to Omaha, from which \$750,000 were milled.

Idaho also boasts of the famous Custer ledge, from whose outcrop four men once took out ore enough in eight months to net them \$650,000. A small area in Boise County is said to have produced \$20,000,000 since its first discovery in 1864. In all, Idaho, with but a sparse population, and with very imperfect railroad or other transportation facilities, has already added \$90,000,000 to the commerce of the world. Nearly all this large gold aggregate has been obtained at points nearly 300 miles from the track of a railroad. Of course the yields mentioned are special and extraordinary, but there are rich mines in all parts of the Territory, and many additional ones will be worked when better facilities for transportation are opened up. Idaho's record of the past is good, but her promise for the future is better. Sufficient developing has been done to demonstrate that it is rich in minerals. Its climate is mild, a fact which is conducive not only to continued and economical mining operations, but, with its numerous fertile valleys, opportunities are thereby presented for diversified industries. It contains every element needed for building up a large population, and awaits only the coming of the iron horse to be able to utilize its wonderful natural resources to their fullest extent.

The great yield of the placers of Idaho from 1864 to 1868 attracted quite a large population. The placers, of exceptional richness, being worked out in a few years, and the surface rock of a few quartz mines, also very rich, being likewise in a measure exhausted, produced something of a reaction, which put the Territory somewhat under a cloud until the improved yield from 1873 to 1877 again revived the interest of the early miners in that region. Since that time mining has settled down to a more permanent basis, with full confidence that steady and persevering work and development will not fail of its reward. The yield of precious metals for 1881 was in the vicinity of \$4,000,000.

From the very beginning of placer mining in Idaho the Territory has labored under many disadvantages. For many years the Indians were very troublesome; the mines were much involved in law suits; railroads had no existence there, and even wagon roads were almost unknown, and the different mining camps were generally reached by pack trains over steep and rugged mountain ranges. There is now evidence that better times are in store for the mining interests of Idaho. The Indians have gone upon reservations, or are quiet; titles to mining property are better settled; railroads are shortening the distances between the principal commercial points, and good wagon roads and bridges are being constructed in all parts of the Territory. With this altered condition of matters capital is now more freely finding its way to the mines, and reports of important mining sales and the projection of mills and smelters are of quite common occurrence.

Within the last two years much attention has been attracted to a locality known as Wood River, the mines of which yield an exceedingly high grade class of smelting ores. The formation is principally granite, traversed by belts of lime, porphyry, and shale, carrying, usually in contact veins, lodes of argentiferous galena and carbonates, while in the granite itself are found numerous veins of free gold and sulphurets. The special interest in this region commenced in the Fall of 1880, which was largely increased in the Spring of 1881. During the latter season many very valuable locations were made. The total production of the Wood River mines for 1881 is estimated

at \$1,000,000, which yield will probably be considerably more than doubled during the present year. The reported yield of Idaho does not include the product of ores shipped out of the Territory for treatment. The product of such shipments for the past two or three years has been very large. Thousands of tons of ore have thus been shipped to Utah, and much also to Omaha and other places.

The somewhat noted Sawtooth District lies immediately contiguous to the Wood River mines upon the north. The mines of this district are much like those of Wood River. Many of them are very valuable and productive. The town of Haily, the chief commercial center of this region, will soon be, if it is not already, in railroad connection with the Central Pacific, which will greatly facilitate mining operations throughout all the Wood River country. Many of the mountains flanking on Wood River have as yet been barely touched by the prospector's pick; hence, there is good reason to expect that many other important discoveries will be made in the early future.

THE IDAHO EXHIBIT.

The Territory of Idaho, for reasons already given, labored under great difficulties in placing a fair and proper representation of her mineral resources in the exposition at Denver. Both the Governor and Secretary of the Territory labored hard and earnestly to secure that object. There were seven or eight counties represented, but the chief display was from the Wood River District, which is the nearest to railroad communication. Nearly fifty mines were represented from this district. The Idaho pavilion was well and tastefully arranged under the supervision of Messrs. J. L. Onderdonk and H. Z. Burkhardt. Mr. Onderdonk, being called away during the early part of the continuance of the exposition, his departure was made noticeable by the interesting incident of the presentation to him of a gold medal by his fellow Commissioners, through the hands of Mr. Zeehandelaar, of Utah. Mr. Burkhardt performed the duties of Commissioner during the balance of the time.

Some of the finest specimens on exhibition were from the Atlanta mine, in Alturas County. They consisted mainly of ruby and native silver. This mine has produced about \$1,000,000, while the deepest working is as yet only 200 feet.

The chief mine represented from Custer County was the celebrated Custer mine owned by Messrs. Haggin, Tevis, and Hearst, of California. The daily yield of the 40-stamp mill upon this property was reported at \$4,000. Mining experts recently reported \$2,500,000 in sight at the mine. The vein is a very heavy one, with outcrops from sixty to one hundred feet wide. The picked ore mills from \$300 to \$700 per ton, and sometimes more. In the last mint report it is stated that very little rock from this mine yields less than \$100 per ton, the average rock generally running from \$120 to \$180 per ton. The ledge was opened to a depth of 300 feet a year or more ago, and it is believed that the ore actually in sight cannot be exhausted in three years. Samples from the Solace mine in the Sawtooth region, also belonging to Haggin, Tevis & Co., were exhibited, one of which represented ore which pays 958 ounces of silver to the ton. This is a four-foot vein of sulphurets and antimonial silver.

The Pilgrim, from the same district, also exhibited rich specimens. It was discovered in 1879, and sold in 1881 to Colonel Green and some

other capitalists of this city for \$40,000. The property is now held at \$500,000.

The Minnie Moore, owned by Moore, Miller & Lusk, of California, is one of the largest deposits of ore yet opened in the Wood River mines. Eight openings have been made at different points across the mine upon its surface, each of which shows a large vein of galena from thirteen inches to five feet in thickness. A shaft seventy feet deep also shows ore all the way down from three to six feet wide, with an average value of about \$90 to the ton.

Large amounts of capital are now being attracted to the Wood River District from the various commercial centers of the East and from San Francisco.

We have before us an imperfect list of the mills and smelters in Idaho, in which the names and localities of thirty-one quartz mills and thirteen smelters are given. The list was made out nearly two years ago, and was no doubt very imperfect at the time, while the number of both mills and smelters has been largely increased since, particularly the latter.

XVIII.

THE MACHINERY EXHIBIT.

Before proceeding to a description of the mineral exhibits of New Mexico, Arizona, Utah, and Nevada, we desire to make just a brief reference to the machinery exhibit at the exposition. We commence with the exhibit of the Colorado Iron Works. It consists of a 12x21 engine, which is employed in running the shafting on the east side of the machinery hall. It is nicely finished with the Hartford style of bed, and looks very massive. This is the smoothest running engine in the building. This company also shows a 9x12 horizontal engine, plain slide valve; also a 9x12 upright-gear hoist; also a 9x12 horizontal friction hoist; also 27-inch Cornish roll, with chilled iron shells, made very substantial and strong; also a Dodge jaw-crusher, ore cars, ore buckets, etc.; also working barrel and clack chambers of a 10-inch Cornish pump; also specimens of forgings. These forgings are good. The general design, and all the workmanship of the machinery is good, but the designs will doubtless be changed as depth in the mines is obtained, necessitating heavier machinery. This exhibit was in the special charge of Mr. Joseph Marshall.

The works of this company, which are located just outside of the city of Denver, are very extensive, and all the machinery, tools, and other appliances, are of the most approved design. Their facilities for doing work are not excelled by any, even by the largest and best equipped establishments either east or west.

The casting of car wheels is one of the specialties at these works, their full capacity in this work being one hundred and thirty wheels per day. All the works are laid out with special reference to quick and economical working.

One of the most notable improvements in this establishment is their mode of breaking and handling pig-iron in charging their furnaces. The iron is thrown into a machine or breaker, which breaks each pig into four pieces, which drop into a car below, from

which point, together with such other scrap iron as may be introduced, it is conveyed by steam power up an inclined railway direct to the mouth of the furnace, when it is almost automatically allowed to drop its load directly into the stack. It is claimed that with this machine three men are all that are required to handle the iron and coal, and to attend to a 40-ton cupola, while with the ordinary mode of breaking the pigs, and handling them and the coal, the labor of twelve men is required. This breaker is the invention of Mr. J. W. Nesmith, the Superintendent of the works.

THE LANE BODLEY COMPANY,

Of Cincinnati, Ohio, made a very fine exhibit, consisting of a 52-inch circular sawmill, complete, with engine, carriage, head-block, etc.; also an 8x16 friction hoist; also a 40-ton water-jacket furnace, for smelting argentiferous galena ores. The hoister and sawmill were of the common type, and need no description.

The furnace, however, was of the rectangular pattern, and differs slightly from the furnaces in use here. Wrought iron has been substituted in place of cast iron for the jacket, and in all other places where practicable (a practice that has been in vogue among our California manufacturers for some time). This is the first furnace of its kind made by the firm, and the inventor, Colonel Locke, has large claims for it in points of durability and economy. This exhibit was in charge of Mr. Lane, of the firm, assisted by Colonel Locke, of Salt Lake.

THE WEBSTER, CAMP & LAW MACHINE COMPANY, OF ACKRON, OHIO.

This exhibit consisted of a 12-inch double-band friction hoist—the most powerful hoist in the building—and the workmanship and design were good. In looking at this machine it reminded us of the California style of work, being heavy in design, and evidently intended to do a large amount of work, and do it quickly.

While the brakes were somewhat complicated, it was on the whole a good machine. This exhibit was represented by Mr. Law, of the firm.

HENDRIC & BALTOFF MANUFACTURING COMPANY.

This is a Denver firm, one of the largest in the West of its kind. This firm handles work from many of the principal machine houses in the East. Among these exhibits were shown pumps, blowers, ore crushers and engines—in fact, any and everything in the line of mining machinery.

C. E. KENNEDY.

This is a house similar to the above. Their exhibit consisted of small hoisters, steam pumps, and the Ingersoll rock drill. This drill, with its compressor, was in operation in the annexed building. The drill has met with great favor among Western miners.

LUCOP & COOK PULVERIZER.

This is an English invention, and works upon the centrifugal principle—two rollers revolving upon the inside of a ring, and discharging

through screens at the side. One of small size, 22-inch diameter, was in almost constant use, and did its work well. But the question asked by all practical men was: "Is it durable?" It is claimed that this machine is running with complete success on many of the gold mines in Australia, and with very little expense in the way of repairs.

SOUTH PUEBLO MANUFACTURING COMPANY.

This was quite a large exhibit, and consisted of the Embry concentrator, Thompson's pulverizer, a baby hoist, a Norwalk air compressor, a Bryer drill, and small implements in the line of hardware. The Embry concentrator very closely resembles the Frue vanning machine. In fact, to the superficial observer, the difference is hardly perceptible; but, upon a closer inspection, there is a difference, but that difference is conspicuous in the fact that it has merely evaded infringement on the Frue. In some points of mechanical construction it is superior, but in the most important points it is, if anything, inferior. It was in operation most of the time during the continuance of the exhibition, but the sample of its work was not such that any definite opinion could be formed regarding its merits.

Thompson's pulverizer works on the centrifugal principle by revolving a single ball upon the inside of a steel shoe-ring supported by rubber buffers. It discharges through screens at the side. The one in operation was a wet crusher, but it is claimed that it will crush dry as well as wet. This machine was in operation only occasionally, and from what we were able to observe we do not feel warranted in expressing any opinion in regard to the claims made for it.

The Norwalk air compressor, designed to operate the Byron rock drill, was not in operation much, for the reason that only two 54-inch boilers supplied the steam for the whole exposition, and it was impossible to run all the machinery constantly.

H. H. SCOVILLE, CHICAGO, ILLINOIS.

This exhibit consisted of a small donkey friction hoister, an amalgamating pan, and a tramway. The tramway shown is one of the most ingenious things of its kind ever invented. The model was in constant operation under the management of Mr. Huson, the inventor, a thorough mechanic. With this device ore can be carried miles over mountains, down into cañons, turning the sharpest of angles. In fact, it can be run anywhere. The loading and unloading devices are worthy of study. Every precaution has been taken to make this perfect. Coverings for the sheaves over which the rope runs have been devised in such a manner that as the bucket clutch passes they withdraw, and immediately upon its passage cover the sheave again, making it impossible for the rope to get off the sheave. This was pronounced by practical men and those acquainted with tramways to be superior to anything of its kind ever invented.

THE RAND DRILL COMPANY

Had an exhibition in the annex building consisting of a 10-inch duplex air compressor. This, with its drills, was in almost constant operation under the management of L. W. Aldrich. As far as could be judged by the work done on exhibition, the drill seems to be first

class. There was no real test among the air compressors in regard to economy, but from the general working of all the Rand does its work as economically as any in the building. These drills and compressors are extensively used in the copper mines of the North and iron mines of the South.

PUMPS.

There was quite a large display of steam pumps—Worthingtons, Knowles, Blakes, Davidsons, Camerons, Hookers, Deanes, pulsometers, and subjectors. As no tests were made in regard to their relative merits it is impossible to say much about them.

COLORADO COAL AND IRON COMPANY.

This was one of the most interesting exhibits in machinery hall. There was to be seen iron in all stages of reduction, from the crude iron to the steel rail; iron of all sizes, shapes, and quality known to the general trade. This company have rolling mills in both Denver and South Pueblo. Within the space occupied by these were to be seen some of the finest specimens of Colorado coal, one piece being a solid cube 8x4 feet square, weighing nearly four tons. Some of this coal cokes well, as the specimens showed, but it lacks weight when compared with the English.

Looking at this exhibit reminded outside manufacturers that before a great while their assistance will not be needed in the opening up of Colorado's resources. There were many other minor machines.

It is to be regretted that after so many different manufacturers had gone to great expense in taking their exhibits to Denver no competitive trials were entered into.

So many different machines destined to accomplish the same ends, and all claiming superiority over each other, is absurd, and rendered this branch of the exposition comparatively worthless, so far as meritorious machinery was concerned. To convince a practical mining man of the superiority of any machine requires a practical demonstration. The thorough mining or mill man is very loath to try experiments, and he will turn away from a machine that may be capable of doing good work simply because its merits have not been proved by actual test.

It is to be hoped that at the next National Mining Exposition this matter will be taken into consideration, to the end that we may be able to determine which is the best machinery for certain processes and to do away with local and individual experiments. Such a system of competitive experiments would tend largely to make mining a legitimate business.

XIX.

NEW MEXICO.

Passing from the more northern States and Territories of the Rocky Mountain range which, until quite recently, were unknown to any representatives of the white race except the trapper or explorer, we come now to the Territory of New Mexico, which occupies quite an

anomalous and at the same time a most interesting position in the great family of American States and Territories, and has a history all its own. While it is one of the newest of our Territorial organizations, at the same time it contains the oldest European settlement in the Union—Santa Fé.

So much interest attaches to the early history of this region that our readers, we are well assured, will appreciate a brief reference thereto, even if the matter does not strictly appertain to the chief subject to which this series of letters is devoted.

THE PUEBLOS OF THE FIFTEENTH CENTURY.

The aboriginal inhabitants of this region were justly entitled to be ranked among the civilized races of the earth. When the Spaniards first met them in the neighborhood of Santa Fé they numbered hundreds of thousands. Mostly collected together in cities and large towns, they also maintained a populous, thrifty, and industrious suburban population scattered all through the broad extent of country now known as New Mexico. This country was visited and fully described by a Spanish writer, Antonio de Espejo, more than three centuries ago. That writer reached the confines of the present Territory from old Mexico by way of the valley of Rio Del Norte, which crosses the middle portion of the southern line of the same at El Paso, and extends northward quite to the northerly line of the Territory. Espejo traversed that entire valley, making frequent detours to the east and west of it to visit outlying provinces and cities. He writes of having visited a city which must have been located thirty or forty miles northeast of what is now Albuquerque, where he found a population of fully 40,000 people in the midst of a "very fertile and plentiful" province, abounding with timber and precious metals. Returning to the valley he next visited another city, with a population of 20,000, "containing eight market places and better houses, the latter plastered and painted in diverse colors," where his companions were "presented with many curious mantles and victuals excellently well dressed." This place was called Zia, and was considered "more curious, of greater civility, and better government than any other pueblo hitherto seen." The next place visited was "Jemez," with 30,000 inhabitants, which was "well provided with all necessities" of life and a "good government." He next visited Acoma, "situated upon a high rock, and reached by steps cut in the rocks." His next visit was to the province of Zuni, to the west of the valley of the Rio del Norte, and containing a population of 50,000.

Espejo often speaks of the fine dwelling houses, some of which were four stories high, and writes approvingly of their methods of cultivation, their habits of industry, the provident care of the people by the ruling classes, and their generous hospitality. The women are referred to as "cleanly, with hair well combed and dressed," both sexes being "dressed in cotton cloth and deer skins," the latter tastefully prepared. Such were the ancient inhabitants of New Mexico. The ruined dwellings and cities of this interesting people are now found following up to the headwaters of the Rio del Norte into the southern part of Colorado; also westward into the more fertile valleys of Arizona. They also abound throughout all the northern and central portions of Mexico proper. Such was the condition of this

interesting people when the early Spanish travelers and missionaries first came among them. The very earliest respected their civilization, their property rights, and their forms of government. They were kindly received and hospitably entertained, but it was not long before the story of the rich silver and gold mines of the country reached the ears of the Spanish conquerors of old Mexico, whereupon the followers and successors of Cortez pushed their arms up into this region, conquered it, founded the City of Santa Fé, and worked on an extensive scale the mines and placers in that vicinity. Ruins of old cities and towns, with their churches turreted and loopholed for defense, are found scattered all over the country. "Numerous ruins of smelters are also found, giving indisputable evidence that the mines were once worked on a large scale. Two hundred years ago the Indians who had been enslaved and forced to work those mines broke out in rebellion and drove the Spaniards from the country. So intense was their hatred toward those places in which they had been forced to labor, that they filled up every old mine so that no trace could be found of them. A number of years after the Spaniards were allowed to return to the country, but only on condition that the mines should never be opened or worked. This condition seems to have been faithfully kept, and for many years mining was wholly abandoned in the Territory. During the early part of this century we hear of some of these old mines being again opened and new ones being discovered, but they were never worked to any great extent. The Indians were hostile, transportation was expensive, and the methods of working ore very crude, and it is only within a short period that the mines of New Mexico have begun to attract renewed attention. For two hundred years they have generally been lying dormant, but their rest is mostly ended. The tireless prospector will soon cover every hill and mountain, and every stone will be upturned in search of mineral wealth."

This invasion and enslavement destroyed the peaceable, quiet homes of that people, and broke up and discouraged their national spirit to such an extent that they gradually, as opportunities presented, left the country, many going south among those who were more nearly associated with them in habits and natural characteristics; while large numbers joined the tribes of roving Indians to the north. A few remained and became mostly merged into the civilization of their conquerors. By these various dispersions the numbers of the true descendants of the Pueblos have been gradually reduced, until now not more than 10,000 of these people exist as a distinct race; and even this small number has greatly degenerated from the rank in civilization which their ancestors held. While there are yet to be found in this region a few of the genuine descendants of the original Pueblos, also a few true Castilians, the great bulk of the population is made up of the blended descendants of the two races, who are now living in domestic simplicity and peacefulness, tilling the soil, herding a few flocks for a scant support of life, or hunting the buffalo in season, dwelling in houses of sun-dried brick or of stone, and usually closely clustered around a common plaza, all much as when disturbed by the first coming of the warlike, gold-seeking Spaniard. To these may also be added a few roving bands of predatory Indians, who subsist by hunting and robbing, but whose occupation is fast passing away in consequence of the advent of the

railway and the rapid increase of a steady, order loving, and law abiding white population.

THE ADVENT OF A NEW ERA.

Since the advent of the gold-seekers on the Pacific Coast, New Mexico has been gradually filling up with emigrants from the Eastern States and Europe, drawn thither by the fame of her mineral deposits and the genial climate, which rivals even Italy in salubrity. Of late a new and important era has dawned upon this rich and interesting region. An entirely new civilization has once more appeared upon this classic ground. The onward march of steam in its mighty, irresistible course has peaceably met mediæval conservatism face to face, and the modern plow and all its accompaniments have confronted the crooked-stick plow and other industrial methods of bygone centuries. What the result will be needs no prophetic vision to unfold. The extension of railroads into and through the Territory is rapidly developing its resources, by affording better means for obtaining supplies, and in attracting the attention of tourists and capitalists to the wonderfully rich and extensive mineral deposits, which are now beginning to be developed on a scale somewhat commensurate with their extent and importance.

RAILROADS IN NEW MEXICO.

There is no State or Territory in the Union, of like sparse population, which possesses such a perfect system of railroad communication as New Mexico. The Atchison, Topeka, and Santa Fé Railroad has been completed to Deming, in the southern part of New Mexico, and at that point connects with the Southern Pacific Railroad. At Rincon the former railroad has a track following the Rio Grande to El Paso, in the State of Texas, where it connects with the Mexican Central Railroad, now completed from El Paso del Norte to the City of Chihuahua, and having the City of Mexico as an objective point. Connection is made with Santa Fé by an eighteen-mile branch from Lamy Junction. Branches to the coal beds adjacent have been constructed respectively from Raton and San Antonio. A branch to the Las Vegas Hot Springs has likewise been constructed, which makes close connections with all passenger trains. Other branches from the main line have been projected to connect with various outlying points, and which are either in course of construction or will be constructed in the early future. The length of line constructed in New Mexico belonging to the Atchison, Topeka, and Santa Fé system of railways is 575 miles.

The Atlantic and Pacific Railroad, beginning at Albuquerque, on the Rio Grande, extends in a westerly direction to the western boundary of New Mexico, and into central Arizona. It has the City of San Francisco, in the State of California, as its objective point.

The Denver and Rio Grande Railroad enters the Territory near Antonio. Of the San Juan division of said road, running west, there are about sixty miles of track in this Territory. The New Mexico division of that road extends from Head's Station to Española, twenty-eight miles north of the City of Santa Fé, running nearly due south, with eighty miles of track. The Southern Pacific Railroad extends entirely across the southern portion of the Territory, running

almost due east, from which branches have already been constructed, or soon will be, to all important points north and south of its main line. Other roads have been projected, or are in course of construction, to connect the Black Hills and other important mining districts with the main line of the Atchison and Topeka Railroad.

Roads are also projected and being constructed from Trinidad, in the State of Colorado, to Las Vegas and the Rio Grande, and from Socorro, on the Atchison, Topeka, and Santa Fé Railroad, to the Black Range and the Mongolian mining camps. The Gulf, Colorado, and Santa Fé Railroad is in course of construction from Galveston, and is expected to reach the City of Santa Fé in eighteen months. The Atlantic and Pacific Railroad, from the Indian Territory west, will doubtless be built, and will strike the eastern boundary of the Territory near the Canadian River, and Albuquerque on the Rio Grande. Companies have been organized to construct roads respectively from Deming to Silver City, and from Lordsburg to Clifton, Arizona.

NEW MEXICO'S OVERLAND TRADE.

The construction of such an extensive system of railroads is not only building up a rapidly increasing overland trade, but is also bringing great numbers of miners and prospectors into the Territory. The same cause is attracting thither a large amount of capital. The late exposition at Denver, and the active interest exercised by Commissioner Sloan, also added largely to the benefit of the Territory in that direction. All these things combined are working together to build up a lively overland and interior traffic, and will soon furnish sufficient local business for the four main lines, and all their present and contemplated branches, to make them fully profitable. As long ago as 1876, the latest data we have before us in this particular, the overland trade alone amounted to \$2,108,000, since which time it must have more than doubled.

THE EXHIBIT OF NEW MEXICO AT DENVER.

This Territory was well represented at Denver, both in its mineral exhibit, and also in regard to the intelligence and urbanity of those who had it in charge. Judge W. B. Sloan was Commissioner-in-Chief. Over 1,000 mines were represented, to which, however, was subsequently added about 12x12 feet additional space, which was devoted to the exhibit of a large invoice of minerals which arrived when the exhibition was about half over. Most of the display was made upon two long platforms with rising steps beginning near the floor, and extending upward until they met at an elevation of about six feet. These shelves, or steps, were covered with red and blue cloth, on which the minerals were carefully arranged so as to show to the best advantage. The twelve feet additional space was arranged in the same manner.

The exhibit was essentially representative in character, most carefully and judiciously arranged in groups by counties and districts, and without any attempt at effect or show. Great credit is due to Commissioner Sloan for the energy and industry he displayed in getting together and putting up this display, and for the pains and patience he manifested in aiding visitors, through the medium of this exhibit, to gain a correct knowledge of the mineral resources of New Mexico.

XX.

NEW MEXICO—CONTINUED.

Humboldt long ago declared that the wealth of the world would, at some time in the future, be found in New Mexico. Notwithstanding a very long interval has passed since that declaration was made, without any decided exhibition of wealth from that Territory confirmatory of Humboldt's opinion, there are evidences just beginning to appear which afford ample proof that the prophecy of that great scientist is now about to be realized.

The multiplicity of railroads with which the Territory of New Mexico is beginning to be gridironed, and the convenient connection which has already been made between that system and the great continental roads, coupled with the quieting of Indian and border disturbances, has, within the past two or three years, given a wonderful impetus to the efforts for the development of the mineral, agricultural, and commercial resources of that border region of the American republic.

If the vast mineral wealth of this Territory has been doubted, or overlooked in the past, by reason of the more active developments of other portions of the Rocky Mountain and Pacific Coast regions, the magnificent display made by New Mexico at the recent mineral exposition at Denver has fully dispelled all such doubts, at least from the minds of all who visited that exposition. That display was one of which any State or Territory might well feel proud. If the two or three years since it has been possible to attempt any general development there, have produced the results witnessed at Denver, what may be expected during the next ten years, with the constantly increasing facilities for transportation which will be kept up during that time?

In looking over what has already been done, and with so many enterprises worthy of special mention among the numerous camps scattered throughout the Territory, it becomes exceedingly difficult within the limits of a single letter—the second—which is all we can afford at this time, to enter upon our task without the fear of exciting a feeling of unjust discrimination. Our remarks must be quite general in character, with particular allusions to only a few of the many localities to which our attention has been justly called.

GENERAL MINERAL CHARACTERISTICS.

The chief mineral belt of New Mexico follows the trend of the Rocky Mountains, which enter the Territory from Colorado centrally across the northern border, and continuing southerly through the Territory to its southern boundary. The precious metals are found throughout the whole extent of this mountain region, and probably continue all through the western slope of these mountains into Arizona, although but a small portion of this region has as yet been prospected. The Rio del Norte, which rises in southwest Colorado, flows along the eastern slope of the Rockies, leaving the Territory at El Paso, on the southern boundary line, where it finds its way through Texas to the Gulf of Mexico. Easterly from the Rio del Norte, and flanking it throughout its entire course, there is a lower

broken range of mountains, in which many valuable mineral deposits have also been found. This range, with the Rockies, incloses the magnificent valley of the Rio del Norte, over three hundred miles in length and from twenty to thirty in width. This is the valley up which the early Spanish settlers moved until they reached Santa Fé, where they founded a city, the oldest white settlement within the boundaries of the Union, and it was back again down this valley that they made their disastrous retreat before the native population whom they had enslaved, as narrated in our last letter, until they reached El Paso, on the present Mexican frontier—a narrow pass, where the Del Norte breaks through the eastern range of mountains, as described above. Here the Spaniards made a stand, which they held until reinforcements arrived, when they again advanced to Santa Fé, and where they have ever since remained. The extreme eastern portion of the Territory, like that of Colorado, is destitute of minerals—a comparatively barren plain. The extreme southeastern portion constitutes a part of the great "Staked Plain," which extends far into western Texas.

The Territory is divided into twelve counties, in every one of which more or less mineral has been found. But what has thus far proven the most valuable mineral portion of the Territory is just south of its center, and within the eastern portion of Socorro and the extreme northwestern part of Dona Ana Counties. Perhaps some of the most important discoveries, and those which are just now attracting the most marked attention, are in the region of the Black Range, a mountain range a few miles north of Deming, the point of junction between the Atchison and Topeka and the Southern Pacific Railroads. The locality is known as Lake Valley. The location was described and illustrated by a map in the Mining and Scientific Press of the eleventh of last month. The most important discoveries there were made four years ago, and four claims have recently been consolidated into a company now known as the Sierra Plata Mining Company. The descriptions of the developments made there read much like a chapter from the "Arabian Nights' Entertainment." It is stated that Ex-Governor Safford, of Arizona, on visiting the mine, offered to give \$50,000 to be allowed to carry off and keep what he could extract from the mine by his own individual labor in ten hours. A correspondent of the Mining and Scientific Press, who visited the mine in October last, saw one mass of chloride ore six feet long, four wide, and two thick, which was valued at from \$60,000 to \$80,000. A large mass of ore taken out at the same time as this, was sent to the Denver exhibition, where it was exhibited in a large glass case, and formed one of the chief attractions of that exhibition. Our correspondent writes us that there were some sixty-five tons of ore being raised each day; that there were at least 3,000 tons on the dump which would work from \$30 to \$100 per ton. There were immense masses of chloride ores which would assay over seventy per cent silver. There were thousands of tons in sight in the mine, and one place, which was called the "Bridal Chamber," where the ore body was forty feet in depth and of unknown width. It was from this chamber that the mass sent to Denver was taken.

This property belongs to a syndicate of New York capitalists, one of the chief of which is Geo. D. Roberts, formerly a well known San Francisco mining operator. The company has upon the property a forty-stamp mill, twenty crushing dry and twenty wet, built by Pres-

cott, Scott & Co., of San Francisco. The Black Range region is divided up into four or five distinct mining districts, in which are found many other valuable mines, among which may be mentioned the Bullion, from which about fifty tons of ore had been taken up to October last, from a shaft about five feet square, seventy-five feet in depth, which assayed \$1,000 to \$2,000 per ton. Twenty-four tons of this ore worked at the Lake Valley mill returned \$10,400. The ore is black sulphuret of silver. Joining this mine on the north, only eighty feet from the Bullion shaft, is the Superior, owned by a San Francisco company, of which Governor Geo. C. Perkins is at the head, which is just being opened with most promising results. All of these mines are resting on porphyry and overlaid with limestone. Mr. Geo. H. Hearst, a capitalist of San Francisco, has also recently purchased, and is now developing some very promising mines in the southern portion of the Black Range. Some of the mines so rich in chlorides are giving indications of a change with depth from chloride ores to sulphide or silver glance.

Passing from Dona Ana, the extreme southeastern county, we come now to

GRANT COUNTY,

Which forms the southeast portion of the Territory, and which for many years was recognized as one of the principal mineral producing counties in the Territory. Gold placers, very rich and of considerable extent, have been worked in this county, and gold washing is still carried on to some extent. The entire production of the placers since their discovery is variously estimated at from \$5,000,000 to \$10,000,000. This county was well represented at Denver, showing silver and copper ores in large quantities and of high grade—one specimen of which, weighing 765 pounds, attracted much attention. Quite a number of noted bullion producing mines were represented from this county, among them the "76," which report says has produced over two millions in silver by a very small working force. The Bremen is also an adjoining and exceptional mine, carrying yellow, green, and blue chlorides, also a very curious formation of silver sulphide balls or concretions, very rich. The vein matter is composed mainly of baryta, inclosed between walls of quartzite and lime. The mine has been opened to a depth of 300 feet and over. Over \$1,000,000 have been taken out. A ten-stamp mill is now being erected in connection with these two mines. The general plan in this district is to group several mines together, erect a mill, and proceed to develop. Eleven of these centers have already been thus arranged, which will soon be opened, and when found profitable will be supplied with the necessary machinery for working the ores.

Copper is a very abundant mineral in New Mexico, and the opening up of railroad facilities is already giving a new and onward impetus to this branch of mining. Characteristic samples from some twenty-five copper mines were shown, plentifully interspersed with carbonates and native copper. These mines are also being grouped into centers for development. They are all in the neighborhood of the famous Santa Rita mine, in Grant County, which was also represented there, and which has been worked by its present owners about six months. The Santa Rita is an old Spanish mine, which was evidently worked for native copper only. The Spaniards took out and left upon the dump good carbonate ores to the extent of many

thousands of tons. The dump covers several acres of ground. Its original Spanish owners do not appear to have been acquainted with the working of even the simplest varieties of copper ores, for they evidently confined their researches to native copper only. A twenty-stamp mill, with lixiviating works, are now being put up—intended to treat from fifteen to twenty tons a day. The mine is within sixty miles of the Atchison and Santa Fé Railroad. Six miles from Santa Rita is the old Spanish Hanover mine, also worked some 300 years ago. The property is now held by a Mexican patent. It has yielded largely, but is now idle. Fine specimens were shown from this mine. There are also large numbers of mines ungrouped in this immediate neighborhood.

From Socorro County, adjoining Grant, some fifteen mines were represented, among which were several other old Spanish workings. Large quantities of slag are found, very rich in copper, also large amounts of very rough copper that had been obtained by smelting, which is met with among the slag, and may be dug out by the ton. A company has recently been organized to work this mine, and will soon put up the necessary works.

In Taos County, in the northern part of the Territory, a series of mines have recently been discovered, carrying carbonates and sulphurets very rich in gold. Assays have been made of specimens which have shown gold over \$400 to the ton, and sixty-five per cent of copper. These mines are located midway between the Rio Grande and the Texas Pacific roads—fifty miles either way. Wood, timber, and coal abundant, and lime also abounds.

In Dona Ana, adjoining Grant County on the east, there was a group of copper mines represented, showing hard carbonates and red oxides, even below water—a massive vein. This property has recently passed into the hands of four American capitalists, who will immediately put up extensive works.

From Lincoln County were also shown carbonates of copper, rich in gold, from a mine upon which there is a twenty-stamp mill in operation—no lixiviation works. The mill has been in operation about one year.

A very fine show was made by the San Pedro mine, of Santa Fé County. General Grant is President of this company. The vein is very heavy, in some places measuring thirty-five feet across. The upper portion of the vein matter is largely made up of carbonates; the lower portion, which lies upon the under wall, is rich in sulphides. Between these two layers, and apparently continuous, is a thin layer of gold-bearing sulphurets, rich enough, so far as explored, to pay the entire running expenses of the mine.

BERNALILLO COUNTY,

Situated near the center of the Territory, sends some splendid specimens of copper, all through which is found small nuggets or concretions of native copper, varying from nut size to those of several pounds. These aggregations are very curious and interesting. They are imbedded in carbonates. The vein evidently once consisted of masses of native copper, which are gradually becoming decomposed and changed to carbonates. Large amounts of peacock ore are found in the western and central portions of the Territory of New Mexico. Cerusite and malachite also occur in smaller quantities in nearly all the mines shown.

The San Pedro and Del Aqua Company, in this county, have two thirty-ton smelters in operation, and a twenty-five-stamp mill. Very rich placers have been discovered in the San Pedro Mountains, short distance from Albuquerque. One company has ordered thirteen miles of fourteen-inch iron pipe for the purpose of conveying water from the Pecos River for sluicing purposes. The placers are quite extensive, and very rich. Another company is now boring an artesian well for the purpose of obtaining water for sluicing. They expect to go down three thousand feet.

SANTA FÉ COUNTY.

Mining in this county—the smallest in the Territory—was commenced by the Spaniards some three hundred years ago. The remains of old mining work are frequently met, including reductio works of rude construction. The Los Carillos is the most important mining district in the county. It contains a large number of valuable mines, some of which have been opened from two hundred to three hundred feet or more in depth. There is a large extent of valuable placer ground in the southern part of the county. Valuable mines are also found in several other localities in the Territory, which we have not room for reference. Reference might also be made to the occurrence of other useful minerals. But a very small portion of the Territory has as yet been prospected.

We cannot close this letter, however, without a brief reference to the famous turquoise mine near Santa Fé, probably the most extensive and the largest worked mine of that mineral on the globe. It had evidently been worked for centuries before the Spaniards made their appearance in Mexico. The irregular openings in the mountain made by the ancient Aztecs in their search for this precious mineral are called "wonder caves." When the Spaniards came to take possession of the mine and worked it for many years with the large force of natives. It is said that an extensive cave in this mine which killed a great number of natives, was the immediate cause of the uprising in 1680, which drove the Spaniards from the country. Having no space in this connection, we shall at some future time give a detailed report of this mine and the mineral for which it is worked. We can now merely say *adios* to this interesting and important mining region, by merely referring to the fact that a large immigration is setting in towards New Mexico, and grand opportunities are there presented for capital and labor. The prophecy of Humboldt, that the wealth of the world would some day be found there, is fast being realized, not only in mining, but in every other branch of industry as well. Her majestic mountains, sublime scenery, and healthful climate, will ever be sought for, enjoyed, and utilized by the industry, intelligence, and wealth of the world.

XXI.

THE NEVADA EXHIBIT.

The ores and minerals on exhibition at Denver from the State of Nevada, although few in number, small in bulk, and packed away almost out of sight in one corner of the building, nevertheless, to

mineralogist comprised one of the most interesting collections in the entire exposition. The collection embraced nearly all the valuable minerals and metals known to science. In no other exhibit could a person gaze upon ores that have been extracted from a depth of over half a mile beneath the earth's surface. In that exhibit were to be seen free milling ores from the Comstock; smelting ores of varied character from Eureka and Esmeralda Counties and from surrounding districts; roasting ores from Austin, Ophir, Cornucopia, Tuscarora, Lewis, Humboldt, and Esmeralda Counties; copper ores from Lander, Washoe, Nye, and Esmeralda Counties; horn silver from Tuscarora, White Pine, and Esmeralda; gold from Paradise, Tuscarora, Virginia City, Lewis, Eureka, and White Pine Districts; stephanite, ruby silver, and chloride ores from Austin; stettfeldite from Nye County; garnets from White Pine; native copper from Lander and Esmeralda Counties; mineral soap from Elko; salt, borax, and soda from Esmeralda County; niter and sulphur from Humboldt County; nickel and cobalt from Nye County; and iron ores from various portions of the State.

No other State or Territory represented at that exposition exhibited refined or crude borax. Nevada presented a fine display of refined borax, borate of soda, borate of lime. Cotton balls and tincal in large, hermetically sealed, glass jars were exhibited from the famous Teels Marsh deposit, of Esmeralda County, owned by Smith Bros., as also like samples from the Pacific Works, owned by F. M. Smith. The salines attracted no little attention, and called forth many questions from those unfamiliar with the nature, process of refining, and the many industrial uses to which they were adapted. The production of borax is one of the principal industries of the State.

At the closing of the exposition the Nevada Commissioners turned over the exhibit of that State to the manager of the Union Pacific Railroad exhibit, at Denver, to be kept there as a permanent exhibit, and Commissioner Smith, moreover, agreed to collect additional minerals from the State of Nevada and send them to Denver, to be added to the Nevada collection already there, thus giving the State of Nevada a permanent exhibit with the Union Pacific Railroad at any future exposition.

The collection, as shown by the Commissioners, E. T. George and B. G. Smith, though embracing ores from all parts of the State, was far from being what it might have been had sufficient time been given for a thorough canvass of the State. Many of the most important and promising mines were not represented at all. The entire collection was but the work of a few days, and altogether a private enterprise. The Legislature meeting but once in two years, and the exposition at Denver not being known at the time of its previous meeting, no appropriation was made to meet expenses. But in order that the State might not be entirely without any representation, Messrs. F. W. Dunn, Superintendent of the Nevada Central Railroad; A. A. Curtis, banker, and I. A. Blossom, contractor, miner, and stock raiser, all of Lander County, and F. M. and B. G. Smith, of Esmeralda County, nobly came to the front and paid the expenses necessary to insure Nevada a representation at the great National Mineral and Industrial Exposition at Denver. Such public spirited citizens are a credit to the State, and the Legislature of Nevada should see to it that the amount is reimbursed to those gentlemen, and a vote of thanks extended for their prompt and noble action in the matter.

There is no need of our describing the amount of work which has been performed on most of the leading mines of Nevada. Our readers are already familiar with that work in all its magnificent proportions. Suffice at this time to say that several Nevada mines have reached a depth of nearly 3,000 feet, and that the Comstock lode alone has added more than \$350,000,000 to the circulating medium of the world, and that the many promising camps within her borders are still adding to the world's wealth their quota of gold and silver, and many of the useful metals. In the southern portion of the State new discoveries are being opened up, and a large industry being built up, not only in mining for the precious metals, but in adding to the world's commerce large quantities of salt, borax, and soda; and notwithstanding the present business depression, we venture to predict that ere long Nevada will once more take her place in the front rank as a bullion producer, and that her mines of other metals and minerals will become the wonder and admiration of the civilized world.

It is to be hoped that the Legislatures of Nevada and other States and Territories will make the necessary appropriation for having a suitable person appointed to visit the different mining districts and obtain collections of ore from all the prominent mines, so that next year a full representation of the mineral wealth of the Pacific States and Territories may be placed on exhibition before Eastern and European capitalists. An announcement has already been made that another grand exposition will be held at Denver next Summer under substantially the same management that so successfully planned and carried out that of last Summer.

XXII.

ARIZONA.

West of New Mexico, and occupying an immense region of country, extending from the western flanks of the Rocky Mountains to the eastern foothills of the southern point of the Sierra Nevada, is the Territory of Arizona. It embraces the southern rim of the Great Salt Lake basin, through which, in the northeastern portion of the Territory, the Colorado River has cut out its famous "Big Cañon," plowing its way down through the high table-land of that region, in many places from three to six thousand feet deep.

The physical features of the Territory are quite unlike any heretofore described in these letters. It has no great mountain range extending through its territory, or flanking either of its sides. It consists of an elevated plateau, gradually sloping in a southwesterly direction from an altitude of 7,000 feet in its northeastern corner to that of only 100 feet at Yuma, near the mouth of the Colorado, in the southwestern corner of the Territory. Isolated and parallel mountain ranges of inconsiderable altitude above their basis extend over this plateau in a northerly and southerly direction. The main ranges through the central portions of the Territory are composed of granite, porphyry, and slates. The most important mountain range is the San Francisco, which is dominated by a great volcanic cone,

12,500 feet high, in the northwestern portion of the Territory, and from which mountain spurs of volcanic origin or plutonic upthrow diverge in various directions. Many narrow valleys, and now and then quite wide and open plains, occur between these mountain ranges. The valleys are, many of them, rich and well watered, and covered with an abundance of numerous grasses, and some of them highly cultivated.

ITS EARLY HISTORY.

Hundreds of years ago, even before the Pilgrims landed at Plymouth, the early Spanish adventurers pushed their way into this region, and found these valleys and plains the happy home of a quiet, industrious, and semi-civilized people, who tilled the soil, and to some extent worked the mines for gold, silver, and copper. The Spanish thirst for conquest and gold destroyed those homes, and scattered those people until merely a degenerated remnant was left. After a Rip Van Winkle sleep of some two centuries, the inhabitants of this region have again been disturbed by the appearance among them of a new but more progressive and utilitarian people, bringing with them the same old thirst for gold, indeed, but with it, instead of the weapons of war and pillage, they bear the implements of peace, at least to all who seek and love peace and progress. The industrious Pima is protected in his rights of person and property, while the Ishmaelitic Apache, whose hand has ever been against every other man's hand, is justly hunted down without mercy.

The very name of "Arizona" has, perhaps by association, become suggestive of golden nuggets, streams yellow with golden sands, and mountains rich in precious minerals. The origin of the name and its signification are somewhat doubtful. Some say the word signifies "The blessed sun," from two Indian words which, in the Mohave dialect, are *ara*—blessed, and *zuna*—sun. Others derive the name from two Pima words *av*, a maiden, and *zon*, a valley—in reference to a traditionary maiden queen who once ruled over all the branches of the Pima race.

Arizona was set off from New Mexico in 1863, and the name first adopted was "Pimieria," which was soon dropped for the more euphonious and appropriate one which it now bears, and which was originally and still continues to be borne by a mountain near the southern line of the Territory. The history of this region has been a series of fierce struggles with the savage Apache. The intrepidity, daring, and self-sacrifice of the early territorial pioneers who won this rich domain foot by foot from the savage race which dominated it at the time of their coming, is yet to be written, and when presented to the world will form one of the bloodiest pages in the whole history of American frontier life.

The earliest mention of this region in history is connected with stories of the unbounded wealth which it was even then supposed to contain. Probably the first Europeans who ever set foot within the present limits of Arizona were the four men whom the Spanish navigator, Narvaez, left on the then unexplored coast of Florida in 1538. These men sought, by an overland journey across the continent, to join their fellow countrymen who were established at Culiacan, in Sinaloa, Mexico. This remarkable journey was safely accomplished, their wonderful adventures told, and the riches of the country, and especially of the "seven cities of Cibola," portrayed in such glowing

colors, that an expedition was immediately sent out to visit them in force. This expedition was not unlike that of the ancient Argonauts who went in search of the "Golden Fleece." If the leader, Coronado, failed to bring back the rich treasure of which he went in search, he at least discovered and made known to his countrymen a land abounding in the precious metals, from which they afterwards reaped untold wealth.

The old shafts and tunnels which have been discovered in various parts of the Territory give ample proof that the early Spanish adventurers had fully proven the richness of its mines, and had, in their crude way, worked them largely and successfully. The same evidence exists that a still earlier race of miners once delved for the precious metals in this region; but neither Toltec nor Spaniard were able to fully appreciate the riches and blessings of this wonderful land, which, almost in their entirety, remained hidden in the mountain fastnesses, until, in the progress of events, they are now being brought to light and usefulness by a race which can fully appreciate their value, and which is developing and dispensing them, not for personal, kingly, or priestly hoarding, but for the general good of humanity and the world, and for the building up of another great, prosperous, and powerful State in the American Union of States. Arizona is indeed a land of marvels, for either the prospector, the scientist, or the sight-seeker. Nowhere on the globe, unless we except the Black Hills of Dakota, hereinbefore described, can the operations of nature in building up the earth's crust be more clearly traced and described. While the upthrust of the Black Hills has laid open for our inspection and study the book of nature almost to its bottom page, here the stupendous gorges and deep and murky cañons of the Colorado have been so excavated, and to such a depth, that the geologist and mineralogist has only to enter and read upon the broad and massive leaves of nature the records of countless ages, which have been impressed upon them in a language and with signs which no man need misinterpret or fail to understand.

The Territory of Arizona is one vast mineral field. In no other State or Territory is there such a universal and extensive distribution of all the minerals which enter into the commercial operations of the world. Every county in the Territory, save possibly one—Apache—a name significant of utter worthlessness and abhorrence—has been more or less prospected. Whether the fact is due to the name, to the feared presence of the savage tribe, whose name it bears, or to its own rough and rugged topography, we know not, but we are credibly informed that less prospecting has been done in Apache than in any other county in the Territory, and that, too, notwithstanding its indications of mineral value are by no means unpromising. Nature seems to have been especially lavish here in scattering her treasures, and has neglected no portion of this wonderful land, or favored one part above another.

No portion of the Rocky Mountains or Pacific mining regions have yielded any greater variety or richer ores. Arizona has produced the largest nugget of native silver ever found upon any portion of the globe—a mass of pure silver weighing 2,700 pounds, which was confiscated by Philip V, of Spain, and taken to Madrid. This act was soon followed by the absolute confiscation of the mine itself. It is

not uncommon to find silver ores in Arizona which run up to thousands of dollars.

ARIZONA'S DISPLAY OF ORES AT DENVER,

In richness and variety, had no superior at that great show of minerals. The Republican, of that city, spoke of it as follows: "Considering the recent opening of the Territory, and the bonanza mines, Arizona takes a high rank among the mineral regions of the West, and gives promise of rivaling Colorado in its bullion production when the country is as extensively developed. * * * It includes as large a variety of minerals, and combines the useful with the beautiful in a greater degree, perhaps, than any other exhibit at the exposition."

The exhibit, besides being exceptionally good, was scientifically arranged, the different varieties of ores from the various mines being carefully classified in separate cases, and so placed as to permit of ready inspection. There was no special effort made for mere display. The exhibit comprised specimens from over 400 different properties, from almost all parts of the Territory, whose combined weight was eight tons. The most notable special display was probably that from the Silver King mine. Some of the oxidized copper ores from that and other mines were undoubtedly the finest ever seen. The Tombstone District also made a most notable display. But we have no room for special notice of the various exhibits. One word, however, is due to Professor J. A. Church and T. R. Sornin, the Commissioners representing the Territory, and for the industry, intelligence, and ability displayed by them in the discharge of their duties. No men could have acted more intelligently or filled their places more efficiently. Their attention to visitors was untiring.

COCHISE COUNTY

Has perhaps become more famous than any other county in the Territory, chiefly from the most remarkable development made within the past two or three years in the district.

TOMBSTONE DISTRICT.

The region of country comprised in this district has a history quite as dark and gloomy in character as the name which it bears. This region was the chosen retreat of the famous Cochise and his bloody band of warriors, and it is marked all over with the graves of his white victims. The first mining location here was the "Old Bronco Mine," known to be rich long before "Tombstone" had a name, and from which it is distant about six miles. Within the "dark and bloody ground" about this mine it is said no less than sixteen white men have met their death at the hands of savage Indians.

When, in the Fall of 1877, Mr. A. E. Sheiffelen, the discoverer of this district, made frequent trips from Camp Huachuca alone into this neighborhood, he was repeatedly told that if he continued his prospecting there he would find a tombstone instead of a mine of wealth; but he still persisted in his hazardous wanderings, and when in time, he succeeded in finding what he sought, he perpetrated the grim joke of his friends by insisting that both the district and the town should

be named "Tombstone." The wonderful richness and extent of the district soon spread far and wide and attracted thither a large population, so that within three years from the discovery the town numbered fully 7,000 souls, and the district is one of the richest and most prosperous on all the Pacific slope.

The mineral belt of Tombstone embraces a region of about eight miles east and west by five north and south. The geological formation is porphyry capped at most of the leading mining camps with lime. The ores of the district are rich and easily worked.

The present output of bullion in the district is about \$600,000 per month from 140 stamps. This output is continually on the increase as the mines are more fully developed. This is certainly a good showing for a three-year old camp. Some of the mines have been opened to a depth of something over 500 feet, at which point very little water is found. There are over 3,000 locations in the district. The ores are mostly free milling silver ores.

This district was well represented in the exposition by a large amount and great variety of its characteristic ores and rock. The ores are so rich that in several of the mines nearly one half of the entire yield is disbursed as dividends. The reports of the aggregate yield of the Tombstone District almost challenge belief. The dividends alone from fifty-four mines for 1881 amounted to \$2,290,000. The dividends from only forty-eight mines in 1882—all the official reports we have before us—amounted to \$2,087,500. It is said that all the mines from which the above amount was realized were at one time bonded to well known capitalists of San Francisco for \$90,000, and that the bond was allowed to lapse. However that may be, the mines are now in the hands of good managers, who are working them under a conservative system, with good bodies of ore constantly opened up in advance; and it is predicted that ere five years have passed Tombstone will have developed mines sufficient to more than double her present population. We shall refer to other localities in our next.

XXIII.

PIMA COUNTY, ARIZONA.

Pima County is said to be the oldest mining locality in the United States. The early Jesuit missionaries and their immediate associates were engaged in mining operations at quite a number of different points in this county something like 250 years ago. From the many old shafts and tunnels which are yet to be seen, it is evident that mining was carried on then quite extensively. It was within the present boundaries of this county that the famous "Planchas de Plata"—"planks of silver"—were found, which are said to have yielded five tons of pure metal. It lies directly west of and adjoining Cochise County. Its valleys contain quite an extent of fine grazing land, while its mountains are rich in minerals.

The construction of the Southern Pacific Railroad has imparted a wonderful impetus to the mining and other industries of this county, as it has, indeed, to the entire Territory, and especially to the southern tier of counties, through which it passes. The county is divided

into thirteen mining districts, and millions of dollars have already been invested in opening their numerous mines. Harshaw District contains one of the leading mines of the Territory—the Hermosa. The ore is chloride, and is worked by a twenty-stamp mill. The yield to date is about \$700,000. It has been opened to a depth of over 300 feet. The Trench, one of the old Spanish mines, is opened to the depth of 400 feet, with steam hoisting works. The Hardshell, Alta, Blue Nose, American, and Independent are among the leading mines of this district.

Washington Camp District contains many large veins of low grade ore, but generally carrying a large percentage of lead. The Belmont is one of the oldest locations in the district. It has quite a heavy vein of carbonate ore. The "Old Mowry" mine is one of the most noted of the district. It was worked before the war by Lieutenant Mowry, and gave employment to some 400 men, mostly Mexicans. Large smelting works were erected, but the building and machinery were all destroyed by the Apaches. The main shaft is down 350 feet. The mine is now owned by parties in Tucson. There are mines enough in this district to make it one of the leading districts in the Territory.

Tyndall District boasts of quite a number of mines with promising prospects, but it is claimed that the district has suffered much from bad management and unscrupulous speculators.

Arivaca District contains a ten-stamp mill, with steam hoisting works upon the Con. Arizona. This district also contains the famous Cerro Colorado mine, which is said to have yielded some two millions of dollars before the war. The works were all destroyed by the Apaches, and have not been since rebuilt. The mine is now owned by the Arivaca M. and M. Co. To the west of Arivaca is the Baboquivari range, which is said to contain several valuable mines worked by the early Spaniards.

Oro Blanco District contains several valuable mines, yielding chiefly carbonates and free milling ores—gold and silver. The Warsaw mine has produced some \$30,000, and has a ten-stamp mill with roaster. The Yellow Jacket also has a ten-stamp mill. The Empire District, some twenty miles east of Tucson and just south of the line of the Southern Pacific Railroad, has recently become somewhat prominent by the discovery of the "Total Wreck," said to be an immense body of chloride ore, fifty feet wide. A large amount of ore has been raised, and reduction works are soon to be, or are already, in process of erection. We have no room for mention of other prominent mines and districts.

Pima County also contains several valuable mines of copper. Veins are reported fifty feet in width, with very rich ores of carbonates, oxides, and glance. A thirty-ton smelter has just been erected by the Huachacha Company.

YAVAPAI COUNTY

Is the largest in area in the Territory. It also maintains a prominent position as a bullion producer. It is the leading county in the production of gold, which occurs both in placers and in ledges. Silver and copper are also found in many localities in almost all the various forms of their ores. The first mining discoveries in the

county were of gold, and made at Weaver Creek, at which point mining has been successfully carried on up to the present time.

Peck District, some thirty miles southeast of Prescott, has produced a large amount of bullion. The Peck mine, in this district, has produced over \$1,200,000 since its discovery in 1875. Ore of extraordinary richness is sometimes met with in this mine, which has been opened to a depth of over 400 feet. The ore is worked by a ten-stamp mill and roasting furnace.

The Tiger, a silver mine in Tiger District, near the above, is one of the largest veins in the Territory—seventy feet between walls. It is opened to a depth of over 300 feet, and is equipped with steam hoisting works and a ten-stamp mill. It has thus far produced \$250,000. It is a true fissure vein, and quite a number of extensions have been located. Several valuable mines have been opened in the Bradshaw Basin, in this district, yielding gold chiefly. A ten-stamp mill is located there.

In the Tip-top District, fifty miles southeast of Prescott, there are a great number of promising mines, several of which are paying regularly. A ten-stamp mill and roaster have been erected for working the Tip-top mine, the principal one in the district, which has already produced over \$1,000,000. There are one or two other mills in the district, erected for custom work.

The Hasayampa District is located about ten miles south of Prescott, in a heavily timbered, well watered region, which is considered one of the most delightful summer resorts of the Territory. The creek from which the district takes its name has been worked for gold ever since the first settlement of Arizona by the people of the United States. It is essentially a gold-producing district. But as depth is reached in the mines the gold gradually decreases and a large percentage of silver comes in, much as on the Comstock lode at Virginia City, Nevada. The Senator has been quite extensively worked, and has thus far yielded about \$175,000. It has a ten-stamp mill. The Crook, near by, has produced some \$50,000. There are at least thirty or forty other mines in this district well worthy of mention.

Walker District, seven miles east of Prescott, embraces the head waters of Lynx Creek, the richest gold-producing stream yet discovered in the Territory. Upwards of \$1,000,000 have been already taken from it since its discovery, in 1863. The district abounds in valuable mines of both gold and silver. The Turkey Creek and Big Bug, Grover Creek, and Cherry Creek Districts, all in the immediate vicinity of Prescott, are well watered and well wooded localities, containing rich mines, the most of which are as yet but slightly developed, but many of which in the near future bid fair to become valuable. The attention of eastern capitalists is now being attracted to this neighborhood.

Weaver District is one of the oldest mining localities in the Territory. From a small depression upon the summit of Rich Hill \$500,000 in coarse gold was taken, mostly lying upon the bedrock near the surface. About the same amount was taken from the three or four gulches running down from this locality—\$1,000,000 in all. A three hundred foot wide gold-bearing quartz vein lies near this locality, upon which there are about 200,000,000 tons of quartz in sight within one hundred feet from the surface. Good and sometimes very rich milling rock is assorted from this immense quartz deposit. Upon the Model mine, in the same district, a Huntington

mill has been erected. Of the Tonto Basin, Silver Mountain, Walnut Grove, and other districts, we have no space for mention. The Silver Belt silver mine, sixteen miles east of Prescott, has a smelting furnace of seven tons capacity which has already turned out over \$100,000 in silver. The Wickenburg and Zika mines, in Black Cañon, are each worked by arastras to good profit.

Yavapai County is also rich in copper ores, which are found in all parts of the county. The only mines, however, which have been thoroughly opened are those in the Black Hills, about twenty miles northeast of Prescott. An eastern company has recently purchased the Eureka, and has made arrangements to erect reduction works upon it.

PINAL COUNTY—SILVER KING.

Pinal County has become quite well known through the wonderful developments at the Silver King mine, which may now be considered, whether in size of the vein, richness and variety of its ores, or in the aggregate of the bullion yield, one of the greatest mines of the world. We have already spoken of the rich and elegant exhibit which this mine made at Denver. The croppings of the Silver King were found upon a low conical hill near the center of a basin surrounded by spurs of the Pinal Mountains. This mine was discovered by a discharged soldier, who, with his associates, after working it for two years, taking out several thousand dollars, sold it to some San Francisco and Oakland capitalists, who still continue to work it. The vein matter is chiefly quartz, and the ore a sulphuret carrying native silver, copper glance, antimony, and other combinations. It forms one of the richest bodies of silver ore ever discovered. The main shaft is now down over 600 feet, with five levels—shaft and levels everywhere showing fine ore, which in places is proven by crosscuts to be eighty feet wide. The ore is worked by a twenty-stamp mill, at Pinal, five miles distant from the mine. There are also roasting and concentration works. The ores are treated by the lixiviation process. The extensions both upon the north and south are being developed by the aid of steam hoisting works. The Belcher, in the same district, is a promising mine, with a ten-stamp mill. The proprietors of the Eureka, upon the same ledge, were about making arrangements a year ago to put up a mill. A custom mill has already been put up, or soon will be, at the mouth of the San Pedro, to work several prominent mines in that neighborhood.

Copper is also found in this county, and a thirty-ton smelter is in successful operation on the Gila River, near Florence, treating ores from a group of mines in the foothills some five miles distant.

GILA COUNTY.

This is said to be one of the most thoroughly mineralized counties in the Territory, containing gold, silver, copper, lead, coal, and iron. An expedition of nearly 300 men, led by the Governor of the Territory, penetrated into this county, then an Apache stronghold, in 1871, in search of placer gold. In their unsuccessful search for that they overlooked the really rich mines of silver and copper which they passed over. The Indians for a long time guarded well the treasures which they knew were hidden within their mountain homes; but the strong arm of the white man finally prevailed, and

the now famous Globe District, in this county, was opened up to industry and commerce. Hundreds, if not thousands, of tons of rich ore have been freighted to San Francisco for treatment from this district. A large number of mines are now opened. Two ten-stamp mills and one five-stamp mill are now in operation in the district, respectively on the Miami, the Champion, and the Townsend mines.

The Richmond Basin, in this county, has become famous for the silver nuggets which have been picked up there; over \$80,000 have been picked up from the surface in the vicinity of a single camp, near which is now the McMorris mine, which has yielded to date about \$625,000. The mine is provided with steam hoisting works and a ten-stamp mill. There are several other valuable mines in the same neighborhood.

The McMillenville group of mines, twenty miles north of Globe, are located upon an immense fissure, traceable for twelve miles across the county, one of which—the Stonewall—is well known in this city from the rich specimens it has produced. It is now provided with a five-stamp mill and steam hoisting works. It has yielded, to the present time, considerably over \$300,000.

Copper mining in this county promises to become an important business. It contains some of the richest in the Territory. The Globe, the first opened, is now consolidated with several others, upon which three furnaces have been erected, with a united capacity of 100 tons per day. The bullion is shipped to Baltimore, and pays from two to three hundred dollars per ton in silver. The daily bullion production is about four tons. Gen. A. McDowell, of Chicago, is one of the principal owners and the earliest promoter of this group of mines. He is reaping a rich return from his investment.

MOHAVE COUNTY.

This county is located on the central portion of the eastern border of the Territory. It is mountainous, and exceedingly rich and abundant in mineral bearing veins. Almost every mountain range appears to be seamed with mines rich in silver, gold, and copper. Much of the county abounds with wood and water. Nearly all the ore obtained is picked rock, which is shipped to San Francisco at great expense for treatment. There are but two or three small mills in the county; but as soon as the Atlantic and Pacific Railroad makes its connection through from Albuquerque, in New Mexico, to the Southern Pacific, at Mohave, a new impetus will be given to the mines of this county. The same advantage will also accrue to all the mineral range of country through the entire length of the northern portion of the Territory. The famous McCracken lode, which extends for miles across the country, is located in this county, and, with the opening of the railroad, will begin, with other neighboring mines, to send large amounts of bullion to this market. The McCracken Consolidated Company has already expended \$200,000 in improvements, and realized over \$800,000 in silver from its mines. The company is now running a twenty-stamp and a ten-stamp mill.

YUMA COUNTY

Occupies the southwestern corner of the Territory. It has long been known to be rich in gold placers, and is comparatively convenient of

access from the Southern Pacific Railroad, which passes directly through the county. Mining was first commenced here in 1862, and in 1863 fully 2,000 miners were working the placers in the foothills near La Paz, about seventy miles north of Yuma, who soon took out a million and a half of gold. The mines of Castle Dome District, twenty miles north of Yuma, were discovered in 1863 by Prof. Wm. P. Blake, a well known geologist, for many years a resident of San Francisco. There is a large group of mines in this district which, although yielding a low grade of ore, are nevertheless among the most profitable in the Territory. It is estimated that the district has yielded fully \$2,000,000. Silver District is also one of the leading camps of the county. It is convenient of access, and contains some of the heaviest ore bodies in the Territory. The Red Cloud, a New York company, has, perhaps, the largest development. It has yielded over \$100,000. Its ores are treated at its own works—a twenty-ton furnace. The Ellsworth District is a promising locality—has many promising mines. The Oro mine has a five-stamp mill. Messrs. Thomas Eells and Richards, of this city, are opening a very promising mine in this district.

MARICOPA COUNTY,

East of Yuma, though generally considered an agricultural county, has many promising mines. The well known Vulture mine is located in this county. This mine has produced \$3,000,000. It has been opened only to a depth of 400 feet. It is a very heavy mine, showing a width at one place of fully 100 feet. The ore is now reduced in an eighty-stamp mill, at a cost of only \$2 50 per ton. More stamps will soon be added, and the bullion product be increased. The Golden Star, on Cave Creek, is a promising mine, and has a ten-stamp mill. A five-stamp custom mill is also in operation about four miles from Phoenix, run by water from the Grand Canal.

GRAHAM COUNTY

Is the youngest born of the Territory, but the richness, extent, and variety of its minerals is fast giving it great prominence as a copper and bullion producing locality. Graham can probably show some of the most productive copper mines in the United States. The famous Longfellow mines are located on the San Francisco River, in this county. Before the opening of the Southern Pacific Railroad, copper matte was shipped from these mines 700 miles by wagons to the nearest railroad; and notwithstanding the enormous cost of the transportation, the mines were worked at a profit. This mine appears to be a regular mountain of ore; neither tunnel nor drift has yet found a vein wall. The property is worked as a quarry, rather than a mine. It belongs to a company which keeps its business to itself. Hence very little information can be gained as to its yield. Report fixes it at about three and one half tons of matte per day. The amount, whatever it may be, will soon be materially increased by a proposed increase of the reduction facilities. The mines will soon have direct railroad communication by a branch with the Southern Pacific Railroad.

The placer mines on the San Francisco River in that country are very extensive and undoubtedly rich. A Boston company has recently purchased 1,000 acres of placer ground there, and are mak-

ing preparations to work it on a large scale. These gravel beds have been thoroughly prospected, and show good pay gravel everywhere. Fifteen miles of piping have been laid, and hydraulic appliances will soon be put up for working this ground in a thorough and economical manner.

BULLION YIELD OF ARIZONA.

No truer test of the richness of the Arizona mines can be found than the steadily increasing volume of bullion shipments from that Territory. The yield has probably increased threefold since the Southern Pacific Railroad has been constructed through the southern mineral field of the Territory. A like increase may reasonably be expected to follow the completion of the Atlantic and Pacific, which is now nearly completed through the northern portion of the State. And when a complete railroad system for the Territory is constructed, by branches from and connections with the two great trunk lines, no one need be surprised to see Arizona suddenly step to the very front rank as one of the largest bullion producing sections of the Union.

The yield of the Territory for 1881, as reported by Wells, Fargo & Co., was \$4,000,000; but this did not include the raw ores, concentrations, and large amount of placer gold which annually finds its way out by private hands. The Mint report for 1881 gives the yield for that year as \$8,440,775. This estimate does not include the copper product, which may be set down at fully \$1,500,000, nor the ores shipped out of the Territory. In view of the rapid rate of bullion increase, it may be safe to estimate the yield for the year 1882 at fully \$10,000,000.

This is certainly a good showing for a Territory whose total shipment seven years ago amounted to only \$109,083. Probably no mining region can make a better show for the capital invested than Arizona. Capital there has been less reckless than almost anywhere else, and there is probably no country where the character and value of the mines can be more readily determined or with greater certainty.

QUARTZ MILLS IN ARIZONA.

The number of quartz mills and stamps in Arizona is given in the last Mint report as follows:

County.	Mills.	Stamps.
Cochise	9	145
Gila	12	79
Maricopa	3	95
Mohave	7	60
Pima	5	52
Pinal	4	37
Yavapai	15	117
Yuma	1	5
Total	56	590

We clip from a late number of the Prescott Miner the following useful hints which may not be out of place in this connection: "As

a general thing in Arizona, ores found upon the surface are free milling, and so long as the ore remains such in going down upon the various mines which have been worked, good results were achieved, but so soon as water level is struck and sulphurets appear, the ordinary machinery in use fails to save the metal, and suspension of operations is necessary. In every instance, without a single exception, assays show the sulphuret ores to be the richer, hence the only thing necessary to make mining a success in all this section is the proper machinery for the treatment of rebellious ores. Experienced men to operate the machinery necessary for properly treating base ores is also very essential. Mining, like other things, must be dealt with intelligently, and because one run upon certain ore fails to pay it does not necessarily follow that another run will. Good management and favorable circumstances have much to do with the treatment of ores."

XXIV.

We conclude our series of letters on the Denver Exposition with a brief reference to

UTAH AND HER EXHIBIT.

Discoveries of gold, silver, lead, and copper in Utah were made as early as 1863, but the refractory nature of the ores, the great cost of transportation, and the opposition of the Mormon authorities to the influx of a general mining population, discouraged for many years any very extensive attempts to develop the mines. But the existence of a new and promising mining field, with favorable reports from enterprising prospectors, who always bid defiance to danger and natural obstacles, soon began to attract the attention of capitalists, by whom alone it was possible that the mines could be developed, and in 1870 operations on a large scale were undertaken. From that time to this the mining interests of Utah have been constantly progressing until now it is one of the leading mining fields of the Union, the reported yield for which, for 1882, was \$8,143,175 in bullion, which is an increase of \$789,000 over the report for the previous year, while the prospect for the future output of bullion is of the most promising character. The total output of Utah up to date has been about \$56,000,000, including lead.

Utah is divided nearly throughout its center by the main ridge of the Wahsatch Mountains, which cross the Territory diagonally, into two nearly equal divisions, from its northeast to its southwest corner; the eastern portion is drained by the Colorado River, while the western has a drainage peculiar to itself, with no outlet to the sea, but either centering in Salt Lake, or sinking in the desert sands of the "Great Salt Lake Basin." The Wahsatch Mountains seldom reach the perpetual snow line, and are much lower than the Rocky Mountain divide in Colorado. Nearly every portion of this mountain range, with its spurs upon both sides, is rich in minerals. The extent of the mineral region cannot be less than some 600 miles, in a diagonal direction through the State, by an average breadth of from 150 to 200 miles, affording a vast and promising field for the pros-

pector and miner. Throughout this extent of country not less than eighty mining camps or centers of that industry have been established. The mines of Utah are everywhere being thoroughly developed and energetically worked. Railroad facilities are being introduced to further facilitate development, and capital is coming in freely for all needed purposes. A large number of reduction works have been erected at important centers, and others are being erected or projected as rapidly as the nature of the developments in progress seem to warrant. The chief mining points are Park City, Cottonwood, American Fork, Sandy, Bingham, Tintic, Stockton, Frisco, and Silver Reef.

Park City, which leads the above list, is also the leading mine of Utah, and one of the few great mines of the world.

The sandstone mines of Washington County form one of the most interesting features connected with mining in Utah. These mines have attracted much attention from mining experts and scientists in general. The exhibits from these mines at the Denver Exposition were very interesting and suggestive. The occurrence of silver in sandstone at this locality has very much modified the opinions of geologists in regard to the deposit of the precious metals.

THE UTAH EXHIBIT.

The display made by Utah was one of the most complete and best arranged in the building. In extent it comprised over 200 packages, and in bulk it filled about two cars. The exhibition was well arranged, classified, and labeled with good taste and intelligence. The selection of Professor Clayton as Commissioner was fortunate, as no other man in the Territory was so well fitted for the position as the Professor. He was most ably assisted by Mr. A. Zeelandelaar.

The display of silver in sandstone and petrified wood attracted much attention. In addition to the precious metals shown there were also fine specimens of coal, sulphur, marble, gypsum, iron, lead, copper, etc.

Among the exhibits was a collection of beautiful specimens of antimony from the American antimony works, at Salt Lake, assaying as high as 71.32 per cent of antimony, carrying 28.13 per cent of sulphur, with scarce a trace of arsenic, lead, or any of the other substances which usually deteriorate this mineral. The formula for pure sulphide of antimony, or stibnite, is antimony, 71.4; sulphur, 28.6. The company own a group of twenty-five claims in Coyote District, Iron County. They showed a single specimen which weighed about 3,000 pounds, and assayed sixty per cent of antimony.

They also exhibited three cases of their manufactures in metal and fine material from their manufactory near Salt Lake.

Cinnabar was shown from the Geyser mine, Tooele County. Sulphur was shown almost pure from the immense beds of that material in Beaver County, one specimen weighing over 500 pounds.

Native sulphur, with vein formations carrying about thirty ounces of silver and two dollars in free gold per ton, was shown from a mine in Bingham County. Specimens of bismuth were exhibited containing as high as fifty per cent of that metal, and 630 ounces of silver to the ton of ore. This class of ore is found in several localities at Tintic, Detroit, Granite, etc. Bismuth is beginning to be an important metal for use in the arts, and has hitherto been imported

from Europe. There is no doubt but that in the near future the Tintic mines will furnish an abundant supply for home consumption. Utah, as all the world knows, abounds in salt. It occurs there in mountain masses, and the Salt Lake contains enough, perhaps, for the supply of the world. Of course, this article was not overlooked on account of its abundance. Some beautiful specimens were shown.

Sulphate of soda (glauber salts), a by-product in the manufacture of salt, was shown in quantity. Black shell marble from near Salt Lake was shown, also white and mottled marbles from San Francisco mining district, Detroit mining district, Provo Valley, Wahsatch mines, and Preuss mining district. Those marbles are beautiful and very suitable for building, mantels, statuary, and sculpture. The Utah quarries are immense, and there is enough in sight to furnish marble fronts for all the houses on this whole western slope.

Gypsum of excellent quality from several locations was shown. There are large deposits of this material in various parts of Utah. Excellent building stone from the freestone quarries in San Pete County and several other localities were shown.

Bituminous slate and other rocks saturated with oil were shown, together with the somewhat rare mineral, cerite—mineral wax. These minerals are said to exist in large quantities in some parts of Utah, although they have not as yet been developed to any considerable extent.

The Tintic Mountains contain vast storehouses of mixed copper, gold, and silver ores, which are reduced to matte by the furnaces of the Mammoth Mining Company, in Tintic Valley, under the general management of Mr. W. H. Bowers, a thoroughly educated and eminently practical mining and mechanical engineer. The Utah Western Railroad passes through these mountains, affording abundant means of transportation. It is said that a few miles west of this locality, and near the eastern boundary line of the great desert, a mineralized zone extends for sixty miles east and west, containing true fissure veins, carrying mixed copper, silver, and gold, compared with which the copper mines of Chili and Lake Superior will some day fall into insignificance.

The coal fields of Utah were also represented. Those fields are very extensive, occurring at intervals throughout the entire slopes and plateau of the great dividing ridge of the Territory—the Wahsatch—from its northern to its southern boundary. These coal fields embrace thousands of square miles, and contain coal in abundance for years to come. The geological era to which they belong is an open question. They have been pronounced by "coal experts" as belonging to the Cretaceous and Tertiary eras, and are largely lignites. A. P. Bouton, M. E., reporting on the coal veins of the San Pete Valley, says: "The coal is of a dark brown color, highly stratified, as it naturally would be so near the surface, having been exposed for vast ages of time to the oxidizing force of nature, carrying in their lines of fracture their scales of sulphate of lime, increasing the percentage of ash. These mineral salts must of necessity prevail here, being deposited by water carrying minerals in solution. The salts disappear very rapidly in going in on the veins, and in proportion as you get beyond the brecciated rocks overlying the outcrop through which these mineral waters have been filtered. Samples obtained about forty feet from the surface, by analysis yield as follows:

Moisture	1.8
Bitumen	34.2
Coke (exclusive of ash)	50.7
Ash	13.3
Total	100.0

The above analysis indicates a very superior bituminous coal. It yields a coke but little inferior to that obtained from the best Cumberland coal. In addition to the above the coal measures of Pleasant Valley and Castle Valley have been quite extensively developed, and are said to be of a very superior character. These three deposits are nearly in the center of the Territory, just south of Salt Lake City, and near to the line of the Denver and Rio Grande and the Utah Central Railroads—the former passing just east and the latter just west of the mines, and with both of which they will all soon be connected by branch railroads. A branch has already been constructed to the Pleasant Valley mines.

The iron deposits of Utah are immense. They form whole mountains, and have been pronounced by good authority to be among the most remarkable deposits of that mineral on the continent. Save the spathic, all the ores of iron occur in Utah quite generally, the heaviest and richest deposits being in Iron County. Hematites and magnetites crop out there in a belt two miles wide and sixteen long in great masses. One, called the "Blowout," contains 3,000,000 tons in sight. Professor Newberry, after analyzing, says many of the deposits are first class Bessemer ores. Water and coal are plenty and convenient, and wood for charcoal. Important iron deposits occur at Tintic, in Cache Valley, about Ogden, and in other localities. The establishment of metallurgical and smelting works in Utah has been entered upon on a large scale and already forms a feature of prominent importance in the present, which must soon be largely increased for the future development of the industry into permanent prosperity. The ores and fuels are in quite close juxtaposition, while water and timber are also found in abundance.

The great smelters not directly connected with mines are the Germania, the Hanauer, the Mingo, and the Mammoth Mining Co.'s works at Tintic, already alluded to. In addition to these, another large smelting company is about being organized in the Tintic Valley for the reduction of the ores of the Tintic mountains. The increasing demand upon the smelting works of Utah may be inferred from the last reports of the Germania Smelting Works. The refined lead turned out by these works in 1881 was 1,323 tons; in 1882 it was 4,107 tons. The Hanauer furnace produced 1,508 tons in 1881, and 2,801 tons in 1882.

THE FUTURE OF UTAH.

It requires no prophetic gift to foretell the advent in the near future of an era of great prosperity and increase in the mining industries of Utah. The day of prospecting has comparatively passed away. Development and permanent work is now the order. Her coal fields may be measured by townships and almost by counties. Her iron ores are rich and abundant. Indeed, the entire basin of Utah has been a vast laboratory, where the grand processes of nature have been carried on for countless ages upon a most extensive scale, even for nature's work, and perhaps nowhere else on the globe

equaled in extent and variety. Among the results, we have, besides gold and silver, copper, lead, iron, coal, antimony, bismuth, cinnabar, sulphur, marble, gypsum, salt, soda, oil, mineral wax, etc. The climate of Utah is singularly mild, which, with the abundance of agricultural land, rich and well watered, or favorably located for irrigation, will enable her population, even when it reaches millions, to produce their own breadstuffs to a large extent, while her extensive plains offer pasturage throughout the year for immense herds of sheep, cattle, and horses. In short, Utah has natural resources which must eventually place her in the very foremost rank in the grand array of American States.